

CATCHING UP  
with  
HOUSING

by  
C. ANDREW WOOD  
and  
STEPHEN H. WOOD

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To Senator  
Wagner in the  
leader in the  
movement for  
better housing  
Caryl Frohovic;




**Catching up with  
Housing**

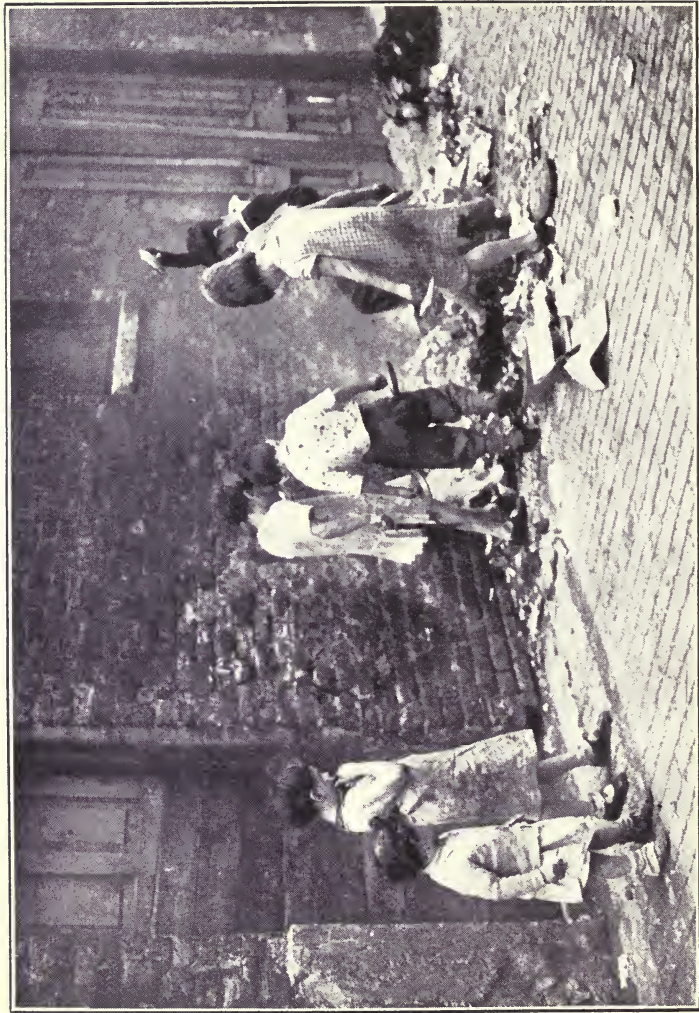
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A Costly Playground



# **CATCHING UP** **with** **HOUSING**

**by**  
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## PREFACE

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Within recent years the Personal Finance Companies in the conduct of the small loan business, have increasingly recognized a very great opportunity as well as an obligation along lines of family service. This service includes advice, guidance and information comparable to that rendered by the professional social service and family welfare agencies with whom our clients, except in very critical cases, do not come in contact.

That much might be done along constructive lines of family rehabilitation before a client arrives at the desperate state where philanthropic aid must be sought, is a challenge which we recognize and a problem to which we seek an answer.

To render such additional service without unduly increasing the already heavy costs of investigation, collection and attendant losses which comprise the major expense of the small loan business, presents an economic problem of considerable difficulty.

To render such service while maintaining the individual's sense of independence and personal responsibility (basic principles underlying our business), and to avoid fostering a condition of dependence and helplessness which is so often the aftermath of accepting public aid or "charity"—involves a psychological problem scarcely less formidable than the economic one.

Finally, to educate our personnel into a recognition of such opportunities for rehabilitation; to arouse their social consciousness to the relevant possibilities of service accompanying every family contact; to give them an understanding of the "whens" and "whys" as well as a knowledge of the "hows"—presents an intricate educational task involving every executive, supervisor and manager down to the least employee. Such education, however, is fundamental in any contemplated program.

The infinite number of public and private organizations established for the aid of the under-privileged or temporarily afflicted, constitutes a bewildering and, as yet, uncoordinated mass of potential helpfulness which is often beyond the detailed knowledge of many professional groups. To attempt to bring information concerning these vast facilities to our personnel in a simplified, non-technical and usable form, seems to be one of the first and necessary steps in our visioned objective.

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A series of "Service Handbooks" or manuals is therefore contemplated as the first effective move in the dissemination of such information.

From a purely material standpoint, the basic necessities of life are food, clothing and shelter. Food and clothing have had the attention of economists for many years, while decent housing has been aptly called "the orphan on the doorstep."

Within the past two years, the present Federal administration has done much to arouse housing interest among professional, business and industrial groups, and has initiated experimental projects which will undoubtedly stimulate many housing reforms. The average person, however, knows little of these activities; their significance in the economic life of our people; or their close relationship to the public welfare.

Because of the timeliness of the subject, therefore, and because there seems not to have appeared thus far any comprehensive digest of housing progress, this attempt to "catch up with housing" constitutes our first educational venture of this character.

As to the practical application of the information offered in this compilation—we believe that to know what is being done in one's community and throughout the country about housing conditions, city planning, zoning, fair rentals, etc.; to be able to advise as to possible improvements in a client's housing situation; possibly to help him save endangered property by steering him into a re-financed mortgage secured by the Government; or to be informed as to where the best rental values are to be found at a price within his budget; and finally, to be familiar with the increasing opportunities for employment which are embodied in the Federal housing program—this is to render service of a very definite, relevant and practical character.

We trust this handbook, "Catching Up With Housing," may be of value both inside and outside our organization.

CHARLES H. WATTS, President  
Beneficial Management Corporation

15 Washington Street,  
Newark, N. J.  
August, 1936

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## INTRODUCTION

The Beneficial Management Corporation\* has found through its years of experience that merely to loan money to persons in temporary need is not always to render the maximum service.

The financial emergency is in almost every instance accompanied by a need for advice and guidance along related lines.

Were such persons in the dependent class, they would doubtless seek and receive aid from local social service or welfare organizations. They as a rule, however, do not contact such agencies.

Eligible applicants with whom the Personal Finance Companies deal, while from an independent group, are simply facing financial emergencies to which any family is liable. But lacking the credit and borrowing facilities to which only the more favored groups have access, they turn to the small loan companies which have been organized and chartered under State supervision to take care of such exigencies.

Since and during the depression, however, many borrowers have subsequently found themselves jobless, with payments in arrears and the emergency situation seriously intensified.

In trying to determine the most constructive way to deal with these cases, the Beneficial Management Corporation has concluded that to help the borrower secure employment or otherwise assist in the rehabilitation of the man and his family is not only the human way to help him out of his difficulties but is likewise good business and practical sociology.

Steps are being taken to translate this enlightened policy into a more formal working program. Rehabilitation necessitates advice and guidance in matters of health, nutrition, housing, employment, family relationships, adequate earning, balanced spending, and the exercise of a reasonable thrift.

There is a vast amount of scattered information concerning agencies, private, semi-private and governmental, which are organized for the purpose of helping individuals along lines of material, educational and general welfare. Such information is for the most part uncoordinated but would be of considerable value if put in condensed and non-technical handbook form.

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\*BENEFICIAL MANAGEMENT CORPORATION has under its direction Community PERSONAL FINANCE OFFICES which provide a helpful small loan service based on a thorough understanding of the average family's financial needs.

The Beneficial Management Corporation with this volume therefore, has started a series of manuals along the lines of housing, health, employment, consumers' problems, vocational guidance, leisure-time activities and allied subjects for the information and guidance of their supervisors, loan managers, cashiers and assistant personnel.

In outlining these manuals and making tentative compilations, it was found that by a very slight amplification of material, they might be made effectively usable not only for their own personnel but for the socially minded among ministers, church visitors, deaconesses, etc.; personnel workers and employment directors; parole and probation officers; visiting nurses, physicians and public health workers; Junior League members, Red Cross workers, Y. M. C. A., Y. W. C. A., Y. M. H. A. workers and similar groups; workers from women's clubs and such service clubs as Rotary, Kiwanis, Quota, Zonta, etc.; CCC camp directors; State and Government relief workers and employment directors, etc.

These publications will appear in a "Service Handbook Series" and will be made available to libraries, social and welfare organizations and to the general public.

"Catching Up With Housing" is the first of the series. While dealing with perhaps more technical aspects of the problem than subsequent handbooks will do, the question of housing is particularly timely. It should be understood by all professional and lay workers because of the urgent and immediate need for an intelligent understanding of the Federal Housing Program; because of its close inter-relation with problems of disease, delinquency and crime; and because of its important economic place in the family budget.

The Beneficial Management Corporation has acted upon the responsibility it feels in any public house program primarily because its clientele is among those who would be definitely benefited by improved housing conditions and because these improvements must be preceded and accompanied by a general program of public education.

Marquis W. Childs in his recent book, "Sweden, The Middle Way,"\* makes a significant point in the excellent chapter on "Low Cost Housing." He states that it took Sweden fifty years of agitation for slum clearance and better housing to realize that housing for the lowest income groups could not be provided on the ordinary basis of private profit. The program which has virtually freed Sweden from slum conditions was based on this and one other important conclusion, *viz.*: that there could be little real

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\* Childs, Marquis W. "Sweden, The Middle Way", Yale University Press, 1936.

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progress until the interest of the group to benefit from improved housing was enlisted.\* This, he states, is at the root of most of the reform that Sweden has adopted—"they are *sui generis*, growing out of a social need that has been keenly felt and insistently presented against a broad background of social and economic education; they have not, in short, been superimposed from above through the beneficence or the righteousness of a class that took its own superiority for granted."

We hope that this small volume may play some part in widening the necessary "background of social and economic education" which has proven vital in housing progress.

ELIZABETH MCCALMONT

New York City  
August, 1936

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\* This is the probable explanation of the outstanding success of the cooperative housing project of the Amalgamated Clothing workers located in the Bronx, New York City, a notably successful enterprise, initiated by and promoted within the working group itself. See page 161 *et seq.*

Until recently housing as a social problem has been shrouded in a fog of misconception, sentimentality, superstition and half truths. It has been assumed that only the very poor were inadequately housed and that the rest of the people of this country had attained the highest standard of housing consistent with our lavish civilization. It requires only a casual examination of a few of our most luxurious and most exclusive housing facilities to realize that while in most instances cost has not been spared, technical skill and a full understanding of the relation of the home to the individual and the community have been but partially used or entirely ignored.

After more than a quarter of a century of experience in the study of housing and in surveying scores of communities, this writer has come to the conclusion that the housing of the American people as a whole in decently healthful, reasonably convenient and adequate dwellings, with good neighborhood standards of communal life, is still a problem of national concern. Housing is, therefore, not merely a slum clearance problem, nor a problem of providing a minimum of shelter for the poor. It is a task which involves the raising of all housing standards; the utilization of all our technical resources as builders; the skillful planning and building of communities; and the revamping of many aspects of our methods of housing finance.

While in most fields of production we have attained a high efficiency and have found a way to replace the old and obsolete with the new and technically advanced—in the realm of housing little technical progress has been made and the old and obsolete has survived when it should have been junked in order to make room for a higher standard of homes consistent with a progressive age.

For at least a hundred years there has been some concern about housing in this country, particularly in the urban communities. In our zeal to make out a case and to build up public opinion, we have made assumptions not sufficiently verified by experience, and so have drifted into misconceptions which have befogged the issue and have prevented in large measure the development of a sound social and economic housing philosophy. Some of these *assumptions* and *misconceptions* may be stated as follows:

1. The one-family house is at all times the ideal for home life.
2. Home-ownership is the open door to economic security and civic virtue.
3. Slum clearance without reconstruction will benefit the low-rental groups.
4. A rural environment is the ideal for home life.
5. The investor in slum properties enriches himself at the expense of the poor.



6. Investment in real estate is the most desirable because it is the most tangible and secure.
7. Restrictive legislation will bring about better conditions regardless of the burden of cost which it imposes.
8. It is impossible to have desirable living conditions in an intensively urbanized community.

The housing problem and the methods of solving this problem have of necessity been centered upon the task of providing relief for those who are forced to live under abnormal conditions either in slums, on the fringes of our cities, or in the country districts. That we have failed in this task is quite evident to any one who is willing to venture into these twilight zones.

This failure is due not so much to lack of interest or desire to improve conditions as to the nature of the problem which involves not alone legal and administrative controls, but a broad outlook upon the whole question of land planning and use, methods of construction, the financing of home building. The problem of construction technique has made less progress in the last twenty years than almost any other industry in the country.

It is often alleged that the improvement of housing conditions is not so much a problem of better buildings as of better ways of living and of a greater appreciation of the value of good housing on the part of the subnormally housed. This is another of those misconceptions which is widespread and which can and should be challenged by everyone experienced in good housing. There is no doubt that many slum dwellers would create a new slum no matter where they might live, but this type of occupant is by no means representative of the vast majority of the people who desire better houses and can be depended upon to use them to best advantage. The small minority of abnormal families, or housing delinquents, will always be with us, but they are not the ones who should set our entire standard of housing. Lack of water supply, except in the hall or cellar; superannuated toilet facilities; pestilential school sinks which must be shared by many families; plumbing which has ceased to function through sheer decay; stairs which have been out of repair for a generation; damp cellars and damp walls which reek with the smell of mould—are places where even the most punctilious housekeeper cannot keep up the sense of home or find enthusiasm in maintaining cleanliness. These are not isolated cases of neglect, they can be found by the thousands in most cities. Millions of our people can afford no better accommodations within their income and still provide the other essentials of living. We should, therefore, not permit the red herring of lack of appreciation of good housing to be drawn across the trail of a problem which must be solved not in terms of a small minority

of abnormals, but in terms of the vast majority of decent people who need and would benefit by decent dwelling places.

Much blame for the subnormal housing conditions which are tolerated in our midst has been placed upon the alleged exploiting tenement owners. The fact is that many of the worst conditions prevail in dwellings which hardly pay the interest on the investment and are often carried at a substantial loss. As long as we persist in blaming the bad tenant on the one hand and the exploiting landlord on the other we shall not solve the problem.

The difficulty of providing decent dwellings for the mass of our people is to be found in more fundamental and deep seated causes. The most important of these is the sheer economic inability of a large proportion of our American families to pay adequate rentals or make housing investments.

We can blame neither the building industry, nor our financial institutions for failure to invest in non-productive enterprises. However, it is conceivable that a considerable portion of the population could be provided with better housing accommodations even under present conditions of income if land speculation were to be reduced to limits within reasonable expectations of realization; if mass production were to take the place of piece-meal speculative building; if interest rates could be reduced to a reasonable minimum; if the charges for financing housing outside of the interest rates were to be eliminated and investment risks reduced to the lowest point consistent with sound business. It is not the technical process of construction that constitutes the main burden of housing costs, but the charges incident to the business of setting up the financial structure which makes the physical structure possible.

I do not intend by what has been said above to minimize the value and potentialities in the technical development of the building industry. I am aware that while in the production of automobile tires, for example, we have improved the methods of production many times over, in the building industry we still use methods which are little better than those employed by the Pharaohs of Egypt when they built their first garden cities for the workers on the Pyramids.

Another fact which must be faced is the steadying of employment in the construction industry, eliminating its seasonal character and thus reducing the costs incident to seasonal employment of both men and equipment.

The last and by no means the least important factor in the solution of the housing problem is due regard for the item of obsolescence, as is customary in other commodities. In housing, while deterioration is constantly and at an accelerated rate taking place, its use can be continued indefinitely or, at least, until from sheer decay it collapses. This brings to the fore the question as to when housing is no longer a habitation. The fundamental

law of the land has placed about property rights a halo of sanctity which has worked to the detriment of both tenants and owners and has at the same time retarded progress in the building industry itself. While we voluntarily junk locomotives, automobiles, factories, office buildings and equipment as soon as they become obsolete, housing remains the outstanding relic of past generations. When each generation demands and can afford to pay for the home consistent with the period in which it lives, we shall have solved the housing problem.

Government will have to play a part in the solution of the housing problem, but Government alone should not, cannot and will not solve the problem of housing in the United States. To be sure for a portion of the population which may continue to live on the edge of subsistence, Government will have to provide housing. But raising the standard of housing, where the mass of the people are concerned, will remain a task involving:

The reorganization of our technical methods of building.

The development of financial resources consistent with the capacity of housing to produce revenue.

And the employment of industrial organization productive of housing at a cost and speed commensurate with the standards of a progressive nation in a progressive age.

CAROL ARONOVICI

Greenwich, Conn.  
August, 1936.



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CHAPTER ONE

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HOUSING

*A Public Concern*





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*"We are working toward the ultimate objective of making it possible for American families to live as Americans should."*

—Franklin D. Roosevelt

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## HOMES AND HOUSING

### *Importance of the Housing Question*

The importance of housing in its relation to the economic and social well-being of a considerable majority of the people of the United States is so rapidly making itself felt, and kaleidoscopic changes are taking place with such bewildering rapidity, that even those technically expert in the field must at times feel dazed.

As for the layman who wishes to and should be kept informed, the recent flood of articles on various aspects of the housing problem appearing in welfare magazines, architectural, engineering, financial, housing, building-trades, labor, real estate and other specialized journals, as well as the daily press, is apt to confuse rather than clarify the picture, as each is prone to emphasize its own problems and viewpoints or advocate the point of view of special interests. In no one place has a brief résumé of housing facts appeared so compiled as to serve as a basis for unbiased opinion.

The subject of Homes and Housing is one of vital importance to every individual, as everyone is born and bred in some place which is at least termed a home, representing the immediate soil which nurtures his growth and character far more intimately than we have realized until late years when psychological research began to open our eyes. The student of behavior problems now looks to the very early environment in arriving at a diagnosis.

It is generally assumed that housing implies merely the strict confines of shelter with its various appurtenances such as halls, stairs, toilet and bathing facilities, etc. The broader view of recent housing objectives includes the neighborhood, the community and the various services which have been or should be developed either by the community or by such cooperative effort as groups of individuals might desire and be willing to provide for themselves and their neighbors. While there is certainly some relation between the physical character of the dwelling and the physical and moral character of some of its inhabitants, the far-reaching influences of neighborhood conditions and the opportunities for normal communal life which they afford are most fundamental. That bad housing goes hand in hand with bad neighborhood conditions must be admitted by anyone familiar

with our slums and sub-standard housing centers. But it is obvious to those who have studied housing from the broader angle of its community relations that the eradication of individual housing evils must fall short of a true solution of the problem unless the whole neighborhood is improved. Slum clearance has gained its vogue because of the fundamental difficulty of separating the individual dwelling from the intricate fabric of neighborhood conditions which may include many anti-social group organizations, movements and forms of expression. These are the result of neglect on the part of the law-enforcing agencies, the inadequacy of the community equipment for normal group expression and the failure of the physical plant of the home to satisfy the essentials of home life in terms of safety, privacy, comfort, convenience and general amenity.

We have been in the habit of attributing the high cost of public services to the slum dwelling and its by-products—high mortality rates, sickness, crime, immorality, insanity, etc. While there is little doubt in the minds of students of housing that there is a relationship between these social problems and housing, it is quite impossible for the present to separate the effects of heredity, undernourishment due to ignorance or poverty, industrial conditions, neighborhood conditions and lack of social or public services from the more obvious factor of the physical condition of the home.

Looked upon as a national problem housing involves in the first place a new building economy which would involve a broad range of changes in building technique, financing methods, relation between wages and cost of building, taxation, land control and a vast range of social, economic, legislative and constitutional issues which must be met in order to bring about a new order of things in our national housing standards.

The next problem is to be found in the ability to pay for decent housing by the various income groups of the country. We find classes of people who can afford to pay for the highest standard of home, those who can meet a normal standard, those who must accept a minimum consistent with decent living conditions and those who could at no time afford to pay a return on the investment in a home. The question to be settled and which will have to be settled if we are to bring about an improvement in housing is whether Government aid shall be given to housing and where commercial housing should end and Government subsidy begin. The problem is not easy to solve since it is intimately related to changing standards of living, fluctuating incomes, drifts in the cost of land and buildings which form currents in the opposite direction from the supply of housing. The stabilization of a national policy which would harmonize with the current of existing needs and commercial production is the key to the solution of the housing problem.



## *What Is Meant by Low-Cost Housing?\**

It has been said that until two years ago ninety-nine persons out of one hundred had never heard the term "low-cost housing." Now its use as part of our common vernacular has become quite generally accepted.

There is some confusion in the minds of people interested in the improvement of housing conditions regarding the difference between low-cost housing and low-rental housing. For the present and for some time to come we must conceive of low-cost housing as an objective to be attained by a process of readjusting many economic, legislative, technical and other factors. These will require time and long range planning. Low-rental housing, on the other hand, may be created independently of these adjustments by the creation of subsidies of various kinds which will make up the difference in the rental cost between what is socially necessary to meet the needs of certain families housed at present in sub-standard houses and what they need for minimum accommodations.

## *Poor Housing a Public Menace and Concern*

It is only recently that public and official bodies have become aware of the fact that a vast proportion of our population cannot obtain decent homes, and that the problem is assuming the proportion of a national menace far beyond the personal misfortunes of those who are forced to live in slums and sub-standard dwellings. This quickened public opinion has come about not only because social consciousness is undeniably developing but also because every pocketbook is feeling the pinch of heavy taxation. The enquiring citizen as well as the slum owner is discovering that slum maintenance is one of the heaviest of tax burdens.

Recent investigations into the cost of public services per person in the slum areas has shown that this burden is from three to six times as great as it is in other parts of the community. What proportion of this heavy cost should be attributed to the fact that the poor live in the slums, and as such must receive aid which other parts of the community need not receive, and what part is due to the ravages of congestion, insanitation, lack of privacy and safety, is difficult to state. Probably both factors contribute to this disproportion in the cost and variety of services which the community must render.

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\* For a thorough analysis see article by Norbert Brown, "What Constitutes Low-Cost Housing?", *Real Estate Record*, July, 1935.

## *Need for Preventive Program*

In some fields we have learned (very slowly, to be sure) the valuable lesson that a few cents worth of prevention is worth many dollars of cure. This has been demonstrated strikingly in the lengthened expectancy of life. The average individual can today expect to live 58 years, a ten-year increase within the past twenty-five year period. This represents the net gain of preventive medicine, improved sanitation, research along many lines, much intensive education and broad legislative control which endeavors to harmonize law and law enforcement with the most advanced knowledge of medical science. Results similar to those achieved in the improvement of health conditions, in the reduction of losses due to unemployment caused by sickness and in adding 10 years to the average span of life may be achieved in housing. In order to do this we shall have to resort to the same courageous methods of public policy that have made the conservation of health one of our outstanding social achievements.

Like most social problems, housing has two definite angles, the preventive and curative. Any constructive program may be seriously nullified unless definite measures are taken to demolish the slums or at least to remove the people from the slums into better housing accommodations and to plan future housing for the lower income families in such a way that they may not become slums in the future. The mistaken idea which prevails in some quarters that slum demolition alone will improve housing conditions must be met with the obvious argument that every unit of housing which is demolished either drives families into quarters which are more expensive or produces crowding, the most serious housing evil we have. Unless we replace every demolished dwelling unit in the slum with a good home either in the slum or in some other quarter and see to it that no appreciable rental burden would be created thereby, slum clearance may become an evil from the point of view of the poor, no matter how desirable esthetically the clearance may prove.

Many communities today have zoning laws, sanitation ordinances and building codes, but it is a fairly new departure for a community to seek or enforce laws for the improvement or demolition of deteriorated and obsolete dwellings.

The public is protected against infected livestock. Fairly rigid laws govern our water and milk supply. We have Federal laws against adulterated food and drugs. The farmer is in most states obligated by law to give his cows quarters that are clean, dry, airy and sunny. Yet we meet almost insurmountable obstacles in securing legislation for the decent, healthful housing of human beings. That the ground for a program of housing

is still to be broken if we are to have a broad national housing policy is obvious from the various conflicts in the interpretation of our fundamental law as has so often been illustrated in the course of our efforts to acquire land for public housing.

The inconsistency of the situation was aptly illustrated at a housing conference in Atlantic City where some difficulties connected with land acquisition (needed for a housing project) were being ironed out. Colonel Hackett (former director of the Housing Division) retold the story later on at a Labor Housing Forum:

“During the meeting the question of condemnation was aised. On this subject, an official of the Merchants' Association poke more or less as follows: ‘I operate a meat-market and dairy. I could make a larger profit if I bought old meat and milk. Yet the inspectors would confiscate my whole stock if I so dared. When the food laws were passed we merchants fought to a finish and were beaten. Now I agree to the necessity for such laws and comply gladly with their strictest provision. I see no reason why a man should be allowed to rent out filthy, disease-breeding flats when I am not permitted to sell, for a handsome profit, rotten meat and contaminated milk.’”

Colonel Hackett in the same address said, “It is hard for us now to realize that seventy-five years ago the establishment of a public school system was the cause of one of the most bitter struggles in the history of Congress. I firmly believe that it is only a question of time before slum clearance will be recognized as one of the major responsibilities of governments and all legal obstacles will be removed.”

It may not be out of place to mention at this juncture the attitude toward municipal land ownership which the founders of the American Republic entertained. A letter to Thomas Jefferson written on May 1, 1791, by George Washington reveals his desire to have private land owners surrender, without compensation, one-half of their lands to the Federal Commission in charge of the development of the National Capital. The letter reads in part as follows:

“ . . . . the whole containing three to five thousand acres is ceded to the public on condition that when the whole shall be surveyed and laid off as a city (which Major L'Enfant is now directed to do), the present proprietors shall retain every other lot—and for such part of the land as may be taken for public use,

for squares, walks, etc., they shall be allowed at the rate of twenty-five pounds per acre . . . nothing is to be allowed for ground which may be occupied as streets or alleys."

The opinion held by General Washington regarding real estate speculation and speculators is nowhere better expressed than in his letter of March 25, 1798, and has the ring of modernity:

"It has always been my opinion, and so I have expressed it, that the proprietors of the city of Washington, with some exceptions, are, by their jealousies and the modes they pursue to promote their local interests, amongst its worst enemies."

Both Washington and Jefferson, surveyor and architect, respectively, were community builders whose vision has not been translated into reality for reasons which prevailed at the time of the birth of this country and are prevailing more intensively, to this day.

### *Progress in the Face of Difficulties*

Probably a no more difficult public task has ever been projected than the launching of a national housing program. With lack of basic information and experience, uncoordinated interests, labor complications, employment problems, legislative obstructions, constitutional issues and involvements of conflicting responsibilities, a new governmental structure had to be set up. But even in the face of these difficulties, notable progress has been made.

Studies and surveys have sprung up almost overnight; experimental projects have come into being and proven themselves workable or otherwise; organizations have been initiated within and without the government framework; funds have gradually been made available until a gigantic social and economic mechanism is evolving which despite inevitable changes, revisions, reorganizations and coordinations must develop into a program which will be legally possible, socially serviceable and economically workable.

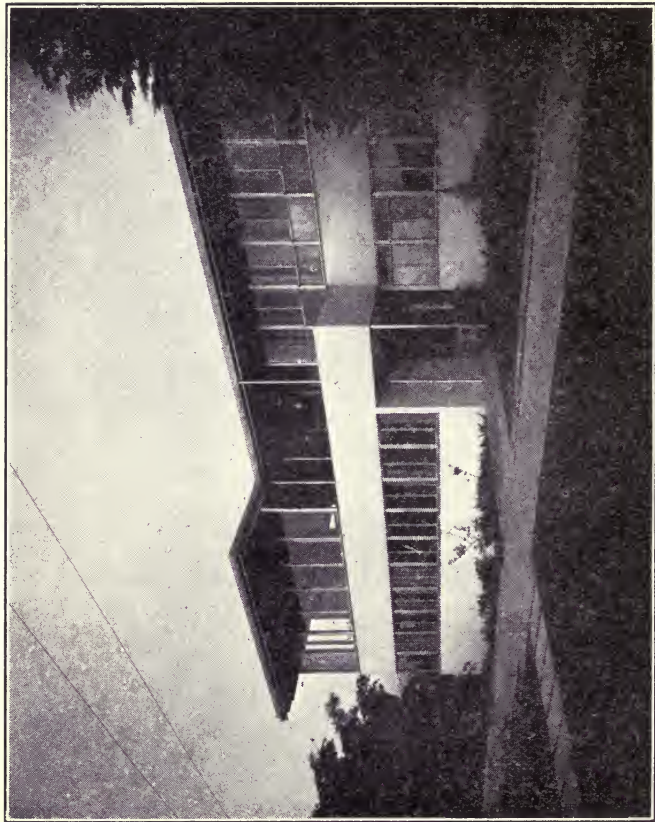
It is believed by many that it will not be long before public housing in a variety of forms and standards will be as much a part of our government as public education, a safe-guarded water supply, or any other recognized public health and welfare activity. As Justice Oliver Wendell Holmes has said:

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*“Housing is a necessity of life. All the elements justifying some degree of public control are present.”*

and as Sir Raymond Unwin, noted British housing expert, said at Baltimore in October, 1934:

“Let me tell you as one experienced in this subject, that you have moved further in housing in the last two years than we did in forty years before the War. That is a fact. You are nearer getting a full program of housing today than we were in 1914, and some of us had been working at it then for thirty or forty years, despite the fact that dozens of our local authorities had been building housing before the War and had the machinery.”



An American Demonstration Project Multiple Family House  
(Richard J. Neutra, Architect)

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CHAPTER II

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HOUSING

*Facts and Figures*



*“There has been an astonishing lack of factual data pertinent to housing and an almost universal ignorance regarding methods of securing necessary information.”*

—Col. Horatio B. Hackett, Former Director  
Housing Division, Public Works Administration



## HOUSING FACTS AND FIGURES

The economic factor in the housing problem is of predominating importance. On the whole, the amount of rent or the extent of the investment which a family can assume must under present conditions of "laissez faire" in housing determine the character and standard of housing that will prevail. If this is the only manner in which the housing problem can be met it is obvious that wages, cost of construction, land costs, etc., will have to be revised and equalized so as to permit improved standards. Failing in these, it is clear that the only resort left is public subsidy which will make up the difference between what people can pay and what it would cost to provide them with a decent place in which to live.

### *Can the Majority of Our People Pay for Good Housing?*

How much can American families actually afford to pay for their housing? Not until recently have there been figures which were at all reliable as an index of actual income among the lower income groups.

The Brookings Institute has issued an invaluable study, "America's Capacity to Consume," by Leven, Moulton and Warburton, from which the following figures relating to the lower income groups are taken:

#### FAMILY INCOMES\*—1929

Income	Families	Cumulative Totals		
		Per Cent	Families	Per Cent
0 (Tentative)	120,000	0.4	120,000	0.4
\$500 (Tentative)	1,982,000	7.2	2,102,000	7.6
\$500 to 1,000	3,797,000	13.8	5,899,000	21.4
1,000 to 1,500	5,754,000	20.9	11,653,000	42.4
1,500 to 2,000	4,701,000	17.1	16,354,000	59.5
2,000 to 2,500	3,204,000	11.0	19,558,000	71.1
2,500 to 3,000	1,988,000	7.2	21,546,000	78.4
3,000 to 3,500	1,447,000	5.2	22,993,000	83.6
3,500 to 4,000	993,000	3.6	23,986,000	87.3
4,000 to 4,500	718,000	2.6	24,704,000	89.9
4,500 to 5,000	514,000	1.8	25,218,000	91.7
over 5,000	2,256,000	8.2	27,474,000	100%

Median family income \$1,700

\* Incomes are from occupations, investments and sale of property. Also imputed income on owned homes but not imputed income on durable consumption goods. The table includes families of 2 or more persons. Unattached individuals are not included.

The figures covering all families in the United States, however, are for 1929 the peak year of our prosperity. In the Financial Survey of Urban Housing, we find that from 1929 to 1935 the family income declined in 52 cities:

35% in house ownership groups  
30% in tenant groups

Milton Lowenthal, in a study of non-farm families made for the Housing Study Guild, stated that in 1934 52% of non-farm families had incomes of less than \$1,000 per year. Housing for these families, he believes, would have to be completely subsidized. An additional 33% have incomes from \$1,000 to less than \$1,700 per annum.\* For these, housing would have to be partially subsidized.

We cannot make these points clearer than by reproducing two charts from *The Housing Study Guild Bulletin* which clearly indicate the distribution of incomes and the relation of wages to rent subsidies.† It is immaterial whether we assume that thirty dollars or twenty-five dollars rent per month represents the minimum for which a family may be able to obtain a home of minimum standard. The relation of rent to subsidy and the distribution of incomes clearly indicate the range of public aid that would be needed to attain this condition. In preparing these charts, Mr. Milton Lowenthal took account of the change in the volume of the dollar between the prosperity year of 1929 and the depression year of 1934 in order to obtain his range of family incomes for which he believes subsidies may be necessary.

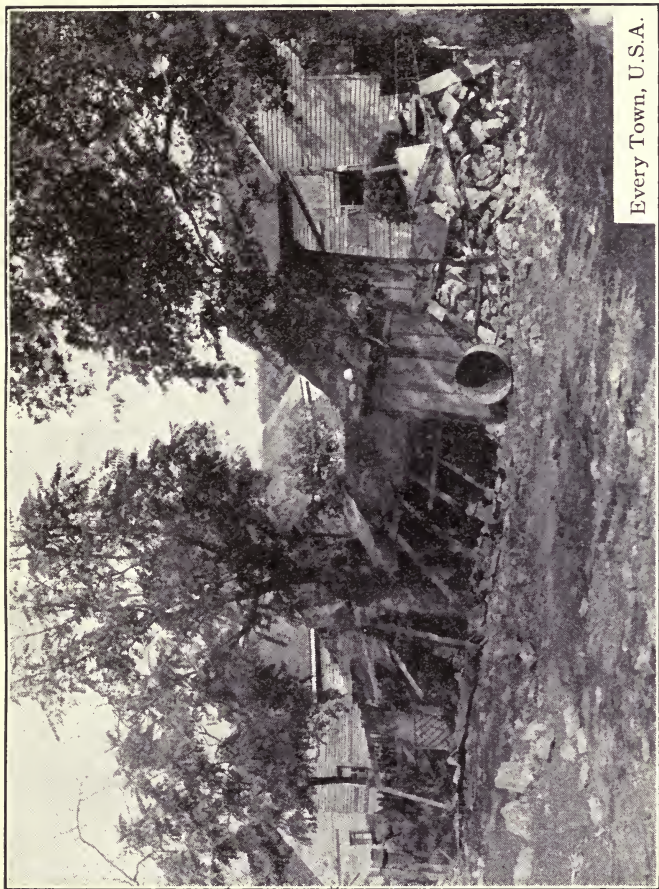
The present Administration is working along the following fairly clear lines of income classification:

1929 Figures

Middle Income—White Collar Group	\$2,000 to \$2,500 per yr.	11.6 %
Low Income—Workers Group	\$1,000 to \$2,000 per yr.	38 %
Relief Group	\$1,000 and under per yr.	21 %

\* Those interested in detailed analyses of income figures are referred to: United States Labor Statistics; Labor Statistics of the Large Industrial States; "Income of Farmers"—Dept. of Agriculture; "America's Capacity to Consume"—Leven, Moulton and Warburton (Brookings Institute); "National Income and Purchasing Power"—Willford King; "Measurement of American Wealth"—Robert R. Doane; "Rich Man—Poor Man"—Goslin (People's League for Economic Security); "Recent Trends in American Housing"—Edith Elmer Woods; "Neighborhoods of Small Homes"—Whitten and Adams.

† See pages 27 and 28.



Every Town, U.S.A.

**The Task Before Us**



And its conception of and approach to the problem has been very clearly set forth by Charles E. Pyncheon of the PWA Housing Division in an address of April 17, 1936, from which we quote the following:

### *“Three Types of Housing:*

“In order to have more clearly in mind the problems raised by this question of subsidy we must consider the three types of housing accommodations which in a complete housing program are necessary for the rehousing of the three distinct groups involved.

### *“Middle Income Group:*

“First, there is that class of people of sufficient income to be able to afford rents of from \$8.00 to \$12.00 per room per month. Decent housing accommodations for this group can be provided by private initiative without recourse to subsidy. This problem is distinct in itself and should not be confused with the issues involved in the rehousing of persons of lower income. It concerns a class of people whose income is from \$2,000 to \$2,500 per year, a group which constituted in 1929 approximately 11.6% of all families of more than one person.

“These people have been and are being housed in several different ways. In the past civic ventures such as Mariemont, Ohio, and Radburn, N. J.; corporation non-profit projects such as those constructed by the Metropolitan and the Prudential Life Insurance Companies; cooperative projects such as Octavia Hill, Brooklyn Garden Apartments and the Paul Lawrence Dunbar Apartments (built by John D. Rockefeller); New York City Housing Corporation projects such as Sunnyside Gardens; housing foundation projects such as Lavanburg Homes and other well known limited dividend projects such as Chatham Village, Pittsburgh and Michigan Boulevard Garden Apartments in Chicago were built. More recently Knickerbocker Village built under the Reconstruction Finance Corporation Act of 1932, and seven limited dividend projects of the Public Works Administration, Alta Vista (Va.), Hillside homes (Bronx), Boulevard Gardens (Brooklyn), Neighborhood Gardens (St. Louis), Carl Mackley Houses (Philadelphia), Boylan Housing project (Raleigh, N. C.) and Euclid Housing project (Ohio), all cater to this same income group.

“At present this field is being adequately handled by the Federal Housing Administration working in cooperation with private capital

and private initiative. Projects for the lower income white collar class have been or are being built in Clarendon, Va., Meadville, Pa., and Wilmington, Delaware, with 19 additional projects approved, some of which are scheduled for construction in 1936.

### ***“Low Income Group:***

“The second group constitutes our problem. In all our discussions of a future program we have visualized as the man to be housed, a worker with wife and children whose income is comparatively steady, although small, and who, if he cannot afford new housing under present conditions, can at least pay for what he gets. This type of tenant has an income of from \$1,000 to \$2,000 per year, mostly in the lower brackets of this range. To provide minimum decency accommodations for this class with rentals within its grasp some form of subsidy is required. Thirty-eight per cent of our families had incomes from \$1,000 to \$2,000 in 1929. It has been shown that with few exceptions private initiative cannot provide decent minimum standard housing for most of this group.

“The Housing Division’s policy accordingly was set up on the basis of a 45% outright grant, the remainder to be amortized over a period of 60 years. It was felt that by so doing the great need evident for this class of people could be dealt with. Justification for setting up our program in this way was interpreted from the National Industrial Recovery Act of 1933, authorizing the renting or leasing of the premises but setting no limitation upon the amount to be charged for rent.

### ***“Legislation:***

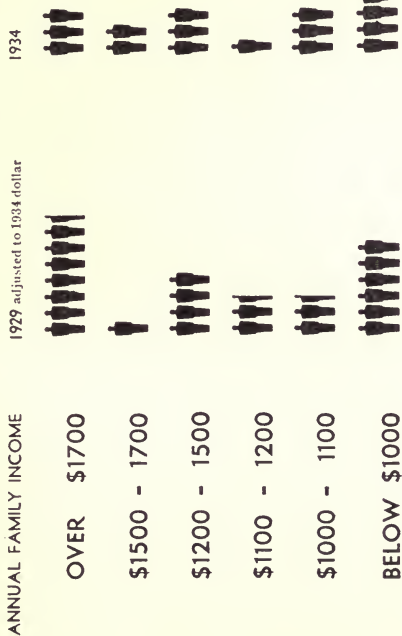
“The Healey and Russell bills, now before the House of Representatives, authorize the Federal Emergency Administrator of Public Works to fix rents at such a level as he deems necessary to meet the needs of those families in the community for whom private enterprise is unable to produce safe, adequate and sanitary housing, notwithstanding that the rental rates so fixed may not provide for repayment in full of the funds expended in connection with the project.

### ***“Relief Group:***

“There is another group resident in our slums living shoulder to shoulder with those I have just mentioned. They can be divided into two classes: first, the economic misfits, people who are willing and

CHART I

# DISTRIBUTION OF INCOME GROUPS



EACH FIGURE REPRESENTS 1,000,000 FAMILIES (NON FARM)





hard workers but who, for deficiencies of temperament or health, cannot keep their heads above water; and, second, the frankly 'down-and-outers.' Twenty-one per cent of the families of this country had incomes of less than \$1,000 even in 1929 and cannot afford rentals of over \$4.00 per room. We have not been able to consider, in our plans, housing for this class which must be on a permanent relief basis. If we are to house them, we shall be obliged to reverse our conception of a financial policy. We shall have to hypothesize 100% subsidy at the outset, and collect whatever rents may be possible. Something undoubtedly should be done for these people but theirs is a relief, not a housing case.

"The problems involved in these three spheres of action are separate and should not be confused. They concern again the low-income white collar class, the self-supporting low-income workers group and the lowest income relief group."

### *Rents in American Cities*

Although modified by geographical location and other conditions, rentals actually paid are a fair index of housing conditions, and the figures from the Real Property Inventory are as follows (see also chart page 32):

Rent	Percentage of Families	Cumulative Per Cent
Under \$10	15.6%	15.6%
\$10 to 15	18.3	33.9
15 to 20	18.8	51.7
20 to 30	25.9	77.6 <i>under \$30.00</i>
30 to 50	17.0	94.6
50 and over	3.9	98.5
Unreported	1.5	100

The above table has far-reaching significance as it indicates the range of rentals paid in 64 major cities in the United States. It is clear that a considerable proportion of the population pay rentals which under no circumstances could compensate decent commercial housing. With more than one-sixth of the families paying less than \$10.00 per month for housing and over one-half the families studied paying less than \$20.00 per month rent the issue becomes not alone a matter of better building, but of adjusting capacity to pay rent to the cost of housing in all its aspects.

These figures from the Real Property Inventory gain added significance when we realize that the total number of buildings included in the Inventory was 1,931,135 containing 2,633,135 dwellings occupied by 9,074,781

persons. This number of persons is equivalent to the entire urban population of the New England States plus the urban population of the States of Kentucky, Tennessee, Alabama, Mississippi, Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah and Nevada.

### *Other Rental Figures*

An excerpt from *Fortune* tells us that "the monthly rental paid by average American families in 1933 was \$21.00. Even in boom 1929, it was only \$27.00."

Langdon Post, New York Housing Authority, says 516,000 families (approximately 1,800,000 persons) in New York City pay less than \$7.00 per room per month, and that some families are paying under \$3.00 per room per month. Stated more bluntly, these figures would seem to indicate that nearly a third of the families in the City of New York could not pay an economic rent should we undertake to rehouse them in modern homes.

### *Cincinnati Survey—Bleecker Marquette*

In the recent Cincinnati survey the following rental percentages are given:

Among white families 45% paid 20% or less of their incomes  
 28% paid 20%—30% of their incomes  
 11% paid 30%—40% of their incomes  
 14% paid over 40% of their incomes

Bleecker Marquette says that there is no doubt that in general these families are today paying a far greater percentage of income than they formerly paid. We quote:

"Sixty per cent (60%) of the white apartments have no conveniences except a sink with running water. Almost exactly the same percentage holds for the Negro group. One would expect to find that practically all of the apartments where the rent is higher would have conveniences. Nevertheless, the figures show that 50% of the families paying from \$6.00 to \$7.00 a room a month have no conveniences except a sink in the apartment, while for those paying over \$7.00 a room a month, 41% have only a sink. Seventy-five (75) per cent of the white families pay less than \$6.00 a room a month."

### *Further Findings from the Real Property Inventory*

Of the total units investigated by the Real Property Inventory, the following revealing facts have been gleaned:

9.4%	were without electricity
17.1	were overcrowded
17.3	were without indoor private toilets
24.5	were without tubs or showers
30.4	had no gas for cooking
40.4	had no furnace or boiler
60.0	needed repairs

The general average shows 24.5% of the dwellings with no bathtub or shower, but many cities reported as high as 58% without such facilities.

It must be realized that the facts and conditions revealed by the Real Property Inventory were essentially a by-product of an investigation which was initiated largely for the purpose of ascertaining the possibilities for creating employment through property rehabilitation and was not a housing survey intended to reveal living conditions from the point of view of the tenant.

### *Heating and Sanitary Conditions*

The character of such living conditions is further pictured for us through a more intensive study made by the Better Housing League of New York City, covering 132 families:

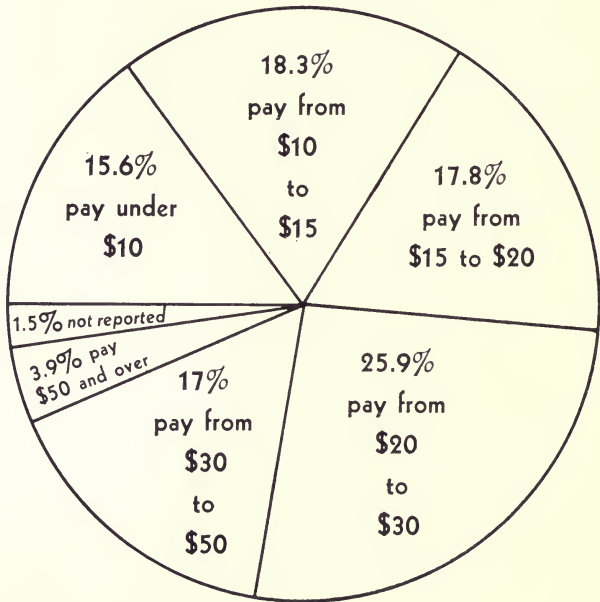
“Most of these families heat their homes by coal stoves, 20% supplementing this heat with gas. The study reveals that these families spent on an average of \$25.00 a year for heat. There is a great divergency in the heating costs. The cost of heating a one-room apartment in this group of families averages \$19.40 per year; for two rooms, \$22.11; three rooms, \$26.25; four rooms, \$35.00; and five rooms \$39.10. As was to be expected, those families who buy their coal by the bushel were found to pay much more for their heating costs.”

From the Real Property Inventory (Bureau of Domestic and Foreign Commerce) we have the following:

“The details concerning heating are extremely interesting, but must be discussed in the light of the locations of each city. However, the fact that only slightly more than half, 55.5% of the dwellings have both hot and cold running water, gives cause for thought, and 14.1% have no running water at all. One-fourth (24.3%) of all the dwellings have no private indoor water closet, and 34.8% have neither tub nor shower. In one city, these per-

# MONTHLY RENTAL

(Rental units only)



From the Real Property Inventory of 64 cities  
Conducted by the Bureau of Foreign and Domestic  
Commerce—Department of Commerce  
Washington, D. C.

centages run as high as 42.8% without water closet, and 50.2% without tub or shower. Approximately one-half of the dwellings have neither gas nor electric cooking."

Edith Elmer Woods in "Slums and Blighted Areas in the United States"\* lists over one hundred housing studies, both Government and private. From her own analyses of many of these figures, she concludes that 6,000,000 non-farm homes and 5,000,000 farm homes, or a total of 36% of our housing is sub-standard.

### *The National Burden of Crime, Sickness and Poverty*

#### 1932 CENSUS DATA

##### Cost of Services

(not including Federal Emergency Relief)

	States and Counties	Cities of More than 100,000 Population	Other Cities, Towns, Villages and Boroughs	Totals
Health	\$70,570,000	\$160,009,000	\$42,402,000	\$272,981,000
Crime	131,106,000	379,984,000	100,695,000	611,785,000
Welfare	457,040,000	261,807,000	69,378,000	788,225,000
	<u>\$658,716,000</u>	<u>\$801,800,000</u>	<u>\$212,475,000</u>	<u>\$1,672,991,000</u>

Government estimates show approximately

- 400,000 persons in prisons and reformatories
- 500,000 persons in hospitals
- 300,000 persons in asylums
- 400,000 needless deaths

It is stated that indirectly illness and crime cost the United States \$18,000,000,000 annually.

It cannot be assumed that the 18 billions of dollars estimated as the nation's annual bill for crime and ill health are directly attributable to bad housing. There has been much speculation on this score and it is evident that no distinct line can ever be drawn indicating what proportion of criminality, ill health, etc., is due to bad housing and how much is chargeable to poverty, heredity, ignorance, unemployment, wear and tear of present-day civilization, etc. Clearly housing is an important factor but while it is easily proven that the slums in which the poor live yield a high rate of physical, mental and social derelicts, yet poverty, *per se*, is not caused by poor housing. It would seem as though bad housing might well be regarded as a symptom of social waste as well as a cause of it.

\* Published by the Housing Division, PWA, as Housing Bulletin, No. 1 (1935).

However, it is self-evident that all persons should be entitled to an opportunity of at least minimum housing standards and when a community fails to make this possible, it has failed in one of the greatest objectives of civilized society, namely, to raise the home to the dignity which the nation itself can and should command.

### *Housing and Health*

In an excellent monograph, "The Relation between Housing and Health," by Rollo H. Britten, Senior Statistician of the U. S. Public Health Service, we are told:

"There is definite evidence that the elimination of slum districts in cities and the provision of housing which meets adequate sanitary requirements would have an immeasurable effect on the future health of the population."

Causal factors are cited such as impure water supply, insanitary toilets, lack of sewer connections, overcrowding, lack of light and adequate ventilation, excessive dampness, dilapidation and lack of screening against flies and mosquitoes.

Infant mortality probably heads the list for conclusive figures. In a study made by the United States Childrens' Bureau, "Causal Factors in Infant Mortality," figures from eight cities, based on 23,000 birth records showed that "the infant death rate in families which lived in homes with two or more persons per room was 2<sup>1</sup>/<sub>2</sub> times that in families which lived in homes with less than one person per room.

In all the communicable diseases from common colds and sore throats to the more serious ones of bronchitis, influenza, measles, mumps, whooping cough, infantile paralysis, tuberculosis and venereal diseases, crowded and overcrowded conditions are an obvious menace due to the greater opportunity for contamination.

Statistics have in some instances been compiled wherein the monthly rental has been used as a gauge of slum conditions, rather than the number of persons per room. A tabulation from Cleveland shows the following:

#### INFANT MORTALITY PER 1,000 BIRTHS (1928)

Average Monthly Rental	Mortality Rate
Under \$15.....	65
\$15 to \$20.....	45
\$20 to \$25.....	45
\$25 to \$30.....	31
\$30 to \$35.....	36
\$35 to \$40.....	18
\$40 to \$45.....	17

Additional figures from Cleveland are as follows:

(1930)	Lowest Economic Area		Highest Economic Area	
	Rents Less than \$15 per Mo.		Rents \$75 per Mo. or More	
General death rate	15 per	1,000	7.2 per	1,000
Tuberculosis (ages 25-44)	215 per	100,000	34 per	100,000
Infant mortality	110 per	1,000	26 per	1,000

However, it is pointed out that such general statistics are not as conclusive as they might be because of the variables of population density, dwelling occupancy, race, age distribution, domestic conditions, unemployment, illiteracy, delinquency, etc.

There are European figures which are more significant in their comparisons because made for similar areas but with slum buildings versus buildings built by the municipality.

### *Figures from Liverpool, England*

The vital statistics reports of Liverpool, for instance, give the following comparative figures:

(Average 1923-1929)				
	Popu- lation	Deaths, All Causes, per 1,000 Pop.	Tuberculosis per 100,000	Infant Mor- tality per 1,000 Births
Entire city.....	872,800	13.9	123	98
Municipal tenements	14,572	18.2	164	131
Slum area.....	3,456	28.4	299	171

It is pointed out that these figures are even more significant because of the fact that the "houses in this area (slum district) are systematically cleansed, sewers and private drains regularly flushed, and in addition, baths and wash houses, infant welfare-centers and clinics have been provided in close proximity to the area. In other words, says Mr. Britten, methods falling short of demolition have failed to prevent the continuance of the high death rate.

It may be surmized that in addition to the housing factor which is coextensive with low rents and low incomes, incomes are in themselves an index of the standard of living, ability to secure medical services and other means of promoting proper living methods.

Dr. Haven Emerson in a challenging paper read before the Housing Section of the 1936 National Conference of Social Work pointed out many of the fallacies of statistical interpretations of the relation between health and

housing. He made particular reference to the fact that in the case of contagious diseases the ratio of population to number of rooms is a very important factor since the proximity to persons afflicted with contagious diseases must of necessity result in the spread of the disease to other members of the family. The consequent high mortality rate in congested areas where room overcrowding exists is a natural result of increased morbidity due to unavoidable contagion.

### *Social Problems and Comparative Costs of Slum Areas*

Many attempts have been made to relate slum conditions to the prevalence of delinquency. These attempts in the form of surveys have invariably revealed a close relationship between slum conditions and delinquency rates. It need not be assumed that the physical conditions of buildings are entirely responsible for the frequency of delinquency cases. Slums are characterized by conditions other than bad building conditions. There is the lack of play spaces, the failure to develop and integrate neighborhood spirit, the absence of adequate management of properties, the constant shifting of population, all of which contribute toward the creation of an environment which encourages the development of abnormal living and play conditions conducive to social friction, discontent and crime.

In New York City, it has been shown that 33% of the felons came from Manhattan slum districts housing 10% of the population.\*

In Cleveland, 47.4% of delinquency has been found to come from 26% of the population, occupying 17% of the city's area.\*

In Chicago it has been shown that 25% of juvenile delinquents came from a 6% area which housed 11% of the population.\*

Again in Chicago, a survey disclosed 29% of juvenile delinquency coming from a 20 block area west of the Loop, and 27% from a 40 block area south of it. These areas, the two mentioned and a third similar one north of the Loop, accounted for 45% of total police calls and 62% of the fire calls, while 50% of the city health service is chargeable to these three districts.

In Baltimore, a recent investigation showed that while the average crime rate for the city was 8.7 per thousand, in the slum areas the average rate ranged from 24.9 to 43.6 per thousand.\*

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\* Figures not specially credited are taken from PWA Housing Division miscellaneous reports and exhibits. Other figures are from:

Indianapolis Chamber of Commerce and Bureau of Social Research, University of Indiana (1933).

"Report on Income and Cost of Six Districts in the City of Boston," City Planning Board and Advisory Committee on Housing (1934).

"An Analysis of a Slum Area in Cleveland," Metropolitan Housing Authority (1934).



Certain blighted areas in Schenectady\* account for

- 33% of total juvenile delinquency
- 75% of police court cases
- 26% of public health calls
- 63% of reported cases of tuberculosis
- 57% of relief expenditure

Slum areas are coming to be known in municipal parlance as "areas of great economic drain." This fact in itself is significant, and among many recent city surveys, there is increasing evidence to support the verdict.

A mid-west city in a survey by the Chamber of Commerce showed that in these areas lived

10% of the population, which absorbed:

- 25% of all public service funds
- 30% of the cost of municipal hospitals
- 26% of the family welfare budget
- 16% of the total cost of fire protection

The City Planning Board of Boston\* found the average tax yield to be \$13.30 per capita in their blighted areas, while the per capita cost to the city was \$89.15—a deficit of over \$75.00 per capita. Such a deficit can only be interpreted as slum maintenance or subsidy.

Three sites selected for housing projects showed a cost of \$1,400,000 for city services in 1932. Tax collections amounted to \$99,000. Thus these three sites were being maintained by a city subsidy of approximately \$1,300,000 for the year.

All cities in the United States over 50 years of age are said to be similarly burdened with the cost of city services, in many instances amounting to five or six times the amount of revenue collected there.

The Illinois Housing Commission found that one square mile of blighted area in Chicago (not the worst) cost 2½ times the taxes levied and 5½ times the amount of taxes collected.\*

From a paper† on the "Economics of Low Rent Housing," by Charles E. Pynchon, we take the following significant figures:

"In Indianapolis we find that into a blighted area containing but 10 per cent of the city's population went 26 per cent of the money devoted to services in the entire city. To put it in another way taxpayers in that city are spending each year for the maintenance of each person in this area

\* See footnote, opposite page.

† "Economics of Low Rent Housing," Charles E. Pynchon, April 17, 1936. PWA Housing Division—P. W. 54970.

\$27.29 as against \$4.00 per person in other areas. These taxes go into police, fire, health and sanitary services.

“Thirty per cent of the city hospital service in 1932 went into this area of 10 per cent of the population. More than 33 per cent of the public relief and 36 per cent of the city expenditure for arrests, trials and imprisonments were likewise absorbed by these 11 census tracts.

“A study carried on in South Boston in 1933 of a sub-standard area inhabited by 769 families indicates an income of \$27,093.23, expenses of \$275,113.14 or an excess of expenses over income of \$248,020.51. These are typical figures in every city of the country where slums exist, and that means everywhere.

“Let us look at Cleveland.

“During 1932 in a certain blighted area in that city where in 1930 2.47 per cent of the population of the entire city dwelt on 0.73 per cent of the land area, the tax income was \$225,035, the total cost of maintaining the section was \$1,972,437 or \$1,747,402 in excess of the income therefrom derived. This should make a difference to the people of Cleveland. Put into construction this yearly loss represents a sum of money which at the end of 20 years could produce approximately 7,300 new four-room dwelling units. In other words, it represents a burden on every taxpayer in the city which if put into clearance and housing channels would provide 7,300 new family units within 20 years as well as eradicating at the same time an extremely evil social and economic condition. Similarly all over the country people are paying hard cash to preserve what seems a doubtful asset. Municipalities can't afford to keep their slums and they are beginning to realize it. The expenditure of seven times the normal for the maintenance of each and every person in a slum area is too heavy a price to pay.

“We have found similarly in Minneapolis that the average cost to the city for a fire run was \$800.00. At this rate the cost of fire protection for an area that we had under consideration for a housing project totaled \$70,000 in 1932, for runs alone. Compared to this, the total taxes assessed against all properties in the neighborhood amounted to \$30,835. The conclusion is too obvious.

“In the city of Birmingham there are 22 distinct blighted areas covering 817 city blocks. Twelve of these areas, covering 541 blocks, are occupied by colored families.

“On the basis of 1,000 comparable blocks, the city spends about \$2,500,000 annually, or nearly one-half of its budget to operate about 20 per cent on an area basis.

“In Chicago the Illinois Housing Commission made a survey in 1933 of a square mile covering a partially blighted residential area. It was found

that the city of Chicago paid \$3,200,000 toward fire and police protection, schools, street maintenance, garbage removal and the like in this area. On the other hand the taxes levied in this area could have equalled only \$1,191,352 but three years after the due date had been collected only to the extent of \$586,061."

### *Subsidy of Slums vs. Subsidy of Good Housing*

Hospitals, public institutions of all sorts, not to mention public welfare societies, are subsidized heavily by State and local taxpayers yearly. To a large extent the necessity for such subsidization can be directly traced to bad living conditions in blighted areas. It follows that the elimination of such districts indirectly removes the cause for such subsidy.

Colonel Horatio Hackett, former Housing Director of the Federal Public Works Administration, in a recent address stated his belief that slum costs "are borne in a ratio of at least 10 to 1 by business and better residential property owners. Surprisingly few of those who object to subsidies are aware of the toll which they now pay to support the slums in their sorry state."

From a second source also, slums are being directly subsidized and maintained. In every town or city where rentals are paid in behalf of families on relief, this money goes to owners of sub-standard dwellings. In New York City, in 1934, approximately \$30,000,000 in rents was paid for relief clients. Such a sum would go a long way toward subsidizing decent housing projects.

Mr. Milton Lowenthal, speaking at a senate hearing for the *Housing Study Guild*,\* most pertinently says, "We find that \$180 per year (relief rent per family) . . . . is paid for slum housing, and every cent of it goes into maintaining slums, so that although we do not call it a subsidy, we have one government agency financing slums and others supposedly maintained to eliminate them."

Rabbi Edward L. Israel, Vice-President, National Public Housing Conference, similarly testified:\*

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\* Senate Hearing, June, 1935—Wagner Housing Bill—S2392.

Note: For further delinquency statistics and findings see "Cause and Cure of Crime," Wickersham Report (1931); "Delinquency Areas; a study of the geographic distribution of school truants, juvenile delinquents and adult offenders in Chicago," Clifford R. Shaw, University of Chicago Press (1929); "The Slums and Crime," by Irving W. Halpern, John N. Stanislaus and Bernard Botein, published for the New York City Housing Authority 1934; "Slums and Blighted Areas in the United States," Dr. Edith Woods, Housing Division Bulletin No. 1 (1935); and the pending report from the United States Department of Justice.

“You are putting in money at one end in an attempt to build up a finer penal environment and you are allowing the environment to exist which sociological studies have shown to reproduce crime.”

But both in the matter of the concentration of crime and the high cost of services in congested and slum areas it must not be assumed that housing is either always or the sole factor in the creation of these conditions. The various forms of delinquency, from the common misdemeanors arising out of ignorance of the law to the infractions due to poverty, abnormal mentality or the natural consequences of social friction due to congestion and lack of proper provisions for recreation and amusement, are of necessity the more pronounced in slum districts where these conditions exist. It must also be remembered that many convictions in the slum districts are due to the lack of proper legal protection which individuals living under better conditions are more likely to be able to secure. It should be assumed that living conditions, particularly the neighborhood environment, have an influence upon the crime rate, but the full burden of our crime bill should not be placed at the door of bad housing, without taking into account other factors just as important in the increase and detection of crime resulting in convictions.

In so far as the burden of taxation is concerned, which must pay for services in slum districts, it is rather poverty and its incidents of under-feeding, lack of resources for recreational and amusement activities, the subsidizing of educational and health services, the hazard from fire due to the presence of inflammable materials in homes and business, and the primitive manner of lighting and cooking, which are mainly responsible for the high cost of the needed services. Were the poor to live in palaces they would still make a higher claim upon the city budget than the well-to-do who can afford to meet their needs for various services out of their own resources. That properly planned neighborhood units would reduce these costs goes without saying, but we must guard against assuming that the removal of the people from slums to good housing would completely relieve the community from the subsidies which low wages and consequent poverty levy upon the well-to-do classes of the population.

Turning from the general problem of housing to the possibility of improving the conditions in the present slums we find that economic forces are against such a responsibility.

Even the property owners are apprehensive regarding the effort to produce low cost housing on the lower East Side of New York, one of the world's largest slums. In a paper read before the Apartment House Group

of the Real Estate Board of New York, Mr. A. Pearson Hoover, First Vice-President of G. Richard David, Inc., of New York, said the following:

“Low cost housing presupposes low cost land. That would seem to be axiomatic. It would seem to be a basic principle. Now the average assessed valuation of property in the lower East Side, for the year 1931 averaged \$13.60 per square foot. Consequently, the price of land alone makes the construction of housing for those in the lower income bracket of doubtful economic development. Upon land costing \$13.00 per square foot a six story dwelling, with automatic elevators, with interest at 4% and amortization 2%, brings the room rentals per month to around \$14.50. Using a twelve story structure, brings the average room rent per month to about \$12.85. This is with partial tax exemption, with a fifty per cent coverage for six stories, and forty per cent coverage for twelve stories.

“The difficulty we get into in regard to low cost housing is that we confuse slum clearance with low cost housing. They are two separate and distinct problems. They have been made one, not from economic considerations but simply from a standpoint of social reform.

“If we take property in the lower East Side section and through a Federal subsidy undertake to provide housing accommodations for between \$6.00 and \$8.00 per room a month, we are simply going contrary to economic principles and the result will be a demoralizing of existing real estate values through the area contiguous and adjacent to the subsidized development. Such could not but occur and consequently, you are further deteriorating a section which you are desirous of building up from the standpoint of economic value.”

## RENTS, BUDGETS AND SUBSISTENCE

## TABLE OF LIVING STANDARDS

Adaptation of Table on Standards of Living (urban conditions) Taken from Nystrom's Economic Principles of Consumption\*

Standards of Living	Individuals	Man and Wife	Man, Wife and 1 Child	Man, Wife and 2 Children	Man, Wife and 3 Children
1 Bare subsistence....	\$ 600	\$ 900	\$1,200	\$1,500	\$1,800
2 Minimum for health and efficiency.....	800	1,200	1,500	1,800	2,100
3 Minimum comfort..	1,000	1,500	1,800	2,100	2,400
4 Comfort.....	1,200	1,800	2,200	2,600	3,000
5 Moderately well-to-do.....	1,800	2,700	3,200	3,700	4,200
6 Well-to-do.....	3,000	4,500	5,500	6,500	7,500
7 Liberal.....	5,000	7,500	8,700	10,000	12,000

Figures in italic and bold face would be applicable to approximately 88% of our population (1934)

Figures in light face would be applicable to approximately 12% of our population

The four figures in bold face would apply to approximately 52% of our population

If more than half of our urban population (52%) have *less than \$1,000* per year, it might be interesting for the 12% who have incomes over \$1,700 to know what recommendations are made to them for spending.

### Budget for Reduced Incomes

In the *American Journal of Home Economics* for June, 1932, in an article, "Adjusting Family Spending to Meet Reduced Incomes," we find the following budget planned by the Charity Organization Society of New York City for a typical family of five—mother, father, boy of 13, girl of 10 and boy of 7.

\* "The Personal Finance Business"—Dr. M. R. Neifeld, Harper & Bros. 1933. Table 91, page 234.

	Weekly Minimum	Annual
Rent.....	\$ 5.10	\$ 265.20
House operation (heat, light, etc).....	2.15	111.80
Clothing and incidentals.....	3.80	197.60
Food.....	7.70	400.40
Carfare.....	.50	26.00
Miscellaneous—health, insurance, recreation, church, etc.....	1.75	91.00
	<u>\$21.00</u>	<u>\$1,092.00</u>

The above budget table is designed to serve a family of five persons who would need at least three bedrooms if any separation of sexes and privacy for the parents are to be maintained. Assuming that this can be accomplished by providing a dwelling consisting of four rooms and kitchen, the rental per month per room would have to be less than five dollars per month per room in order to make possible normal family life. There are few dwellings available in New York City where this rent would purchase decent accommodations. The only recourse is, therefore, the slum or the sub-standard dwelling in other parts of the city.

### “Subsistence Budget”

But what if the family head is unemployed and is getting a relief allowance or work relief compensation of \$13.00 a week, or less?

Or suppose he is one of the 41% of urban families whose income is said to be less than \$749.00 annually? How is he advised to budget?

The Charity Organization Society offers the following as a “subsistence” budget for such families:

	Weekly	Annually
Rent.....	\$ 5.10	\$265.20
House operation (heat, light, etc).....	.65	33.80
Clothing and incidentals.....	.....	.....
Food.....	7.00	364.00
Carfare.....	.25	13.00
Miscellaneous—health, insurance, recreation, church, etc.....		
	<u>\$13.00</u>	<u>\$676.00</u>

The above budget which is suggested for families of an annual income of less than \$749 per annum implies that the family would have no clothing unless the charitable agencies supply them, that the main breadwinner would have to walk to his work and that there would be no provision for health, insurance, recreation, church or other needs. Whatever subsidy

such a family may require from the community must be attributed to insufficient earning capacity and to no other cause. That so large a proportion of our families must come under this classification is a challenge which can be met only by methods broader and more far-reaching than slum clearance or housing reform.

### *Budgeting Small Income Groups*

The U. S. Bureau of Applied Economics has established a "minimum decency" budget of \$1,700 for a family of four as follows:

	Weekly	Annually	Per Cent
Housing.....	\$ 6.54	\$ 340	20
Miscellaneous.....	7.70	400	23.5
Clothing.....	4.04	210	12.4
Food.....	14.42	750	44.1
	<u>\$32.70</u>	<u>\$1,700</u>	100

### *Low Rentals Necessitated by Incomes*

From the foregoing charts and figures, it is indicated that 51% of our families are paying rentals of \$20.00 per month and less. Private capital has made it plain that it cannot and will not attempt to build for this group. Limited dividend corporations which were at one time thought to be the answer to the low-cost housing problem, have proven to be possible only for the so-called middle bracket income group. The rentals for these projects range around \$10.00 and \$12.00 a room. For the recently completed Carl Mackley Houses in Philadelphia, built for the hosiery workers with government funds, the rents are \$10.50 per room but include heat, light and current for refrigeration, etc. The Knickerbocker Village in Manhattan and the Hillside Housing projects charge from \$11.00 to \$12.75 per room. These enterprises obviously are not the answer to the low rental housing problem.

### *Home Ownership*

There has been a great deal of emotional concern with the problems of conserving the American home. The sentimental concept of "the little cottage" has, however, lost much of its influence in recent years. It has certainly become clear that the lower income groups who represent the vast majority of our people cannot and, in most instances, should not try to own their own homes. The recent spectacle of stranded home-owning families facing the loss of their homes with all of their equities; the vast sums of money which the government has had to invest in attempting to salvage banks with heavy investments and home ownership mostly symbolized by mortgages, present a deplorable kind of "home ownership."



With a constantly shifting center of gravity in industry, trade and population; with insecurity of employment, present low level of wages, high construction costs, etc., home ownership must be looked upon as an adventure to be indulged in only by a small proportion of our population.

### *Experience of the Buhl Foundation*

The Buhl Foundation, an endowed institution, endeavored to ascertain the possibilities for providing decent dwellings for certain white collar income groups. After a careful investigation their conclusion as summarized in their own words was as follows:

“At first the Foundation endeavored to learn if it might be practicable to build free-standing single houses for sale within the reach of the \$2,000 to \$2,500 a year income class. *The studies indicated clearly that this could not be done.* On the contrary, they led steadily and irresistibly to the conclusion that a more important opportunity could be found in building garden homes for rental, particularly to the \$2,200 to \$3,000 a year income group. More amenities at lower cost and a far greater degree of social and economic security were found to be possible under a rental than under a home-ownership program.”

Chatham Village, beyond doubt one of the most outstanding experiments in housing from the point of view of methods of site planning, building technique and serviceability, constitutes a contribution to the solution of the problem of housing families with incomes above the subsistence level who find it impossible to secure adequate accommodations in existing commercially constructed dwellings. This contribution should not be minimized because it does not serve the low rental groups. The experience of the Buhl Foundation is one more step in the direction of developing integrated neighborhood units, demonstrating principles which can and will eventually be applied to all housing undertakings whether subsidized by Government or privately built and owned.

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Interesting conclusions from the (recently established) Purdue University *Housing Research Laboratory*:

A \$2,500 house is TOO EXPENSIVE for 35% of American families

A \$3,400 house is TOO EXPENSIVE for 53% of American families

A \$4,200 house is TOO EXPENSIVE for 66% of American families

A \$5,100 house is TOO EXPENSIVE for 75% of American families

A \$6,100 house is TOO EXPENSIVE for 80% of American families

## THE HOUSING SHORTAGE

### *From the National Housing Administration*

A release by the National Housing Administration issued May 27, 1934, states that America is facing a housing shortage, that "during 1932 and 1933 there weren't enough single homes built to replace those burned down in those two years." It is stated that the country requires at the present time 400,000 new homes each year. This is to keep up with the normal increase in population.

### *The Real Property Inventory*

From the Real Property Inventory conducted by the Bureau of Foreign and Domestic Commerce we have the following:

"An attempt was made to classify the structures according to their condition. About 4% were reported as 'unfit to live in,' 20% as needing structural repairs, 36% as needing minor repairs and only 40% as in good condition. Here is a great need and a great market—the repair and improvement of present dwellings. In every city for which we have as yet completed our reports, at least 2 out of 5 dwellings offer the opportunity for definite repair or renovation."

### *From the Building Industries*

Depicting the long paralysis of the building industries from which he optimistically believes us to be emerging, M. J. Beirn, Vice-President of the American Radiator and Standard Sanitary Corporation, in a public address (May, 1935) stated that:

"Thirteen million, almost one-half of the homes in this country, are going to pieces for want of repair or reconditioning . . . . in 1934 there were less than 35,000 homes built in the entire United States and there were approximately only 33,000 homes built in 1933, and yet during the year 1934 Great Britain with a population of only 40,000,000 people built over 300,000 homes. The United States has a population over three times that of England and yet we built only about 10% of the number of homes they built."

### *From the Real Estate Groups*

In a report from the National Association of Real Estate Boards (May, 1935) we find the following:

"Our research, though pitifully small, indicates that we are at this moment entering the phase of an-accrued shortage in residential units. Normal increment in the number of families and de-

struction greater than replacement these past many years have gradually combined to see the surplus, created through the contraction of space-use due to the depression, gradually absorbed until today vacancy is below any normal figure. A slight betterment of the times, causing renewal in the marriage rate, expansion of space-use and the undoubling of families, would find our housing facilities so diminished as to create a condition of shortage such as hitherto has been unknown in our country . . . . . we have not had at any other period in our nation's history such a long continuance of abnormal construction nor such a drastic reduction of ordinary volume. . . . . The help of Government in bringing costs down so that they more nearly fit the income capitalization of rents is essential, and its help in stimulating financing likewise, if real volume is to be secured."

**Mr. Ernst Kahn—Survey Graphic**

In an article in the *Survey Graphic* for May, 1935, entitled "Ten Million Homes" by Mr. Ernst Kahn, former manager of the municipal housing development of Frankfurt-am-Main, Germany, Mr. Kahn says:

"If the present American standard of living is not to be drastically lowered, a million new dwelling units a year must be built in the United States for the next ten years."

**Government Figures**

Government figures are equally arresting. The Executive Director of the National Emergency Council submitted to Congress in behalf of the National Housing Act the following figures depicting the significant decline in the construction industry:

	Former	Present
Annual aggregate of construction	\$11,000,000,000	\$3,000,000,000
Annual residential construction	3,000,000,000	300,000,000

Information from the United States Census and F. W. Dodge Reports, indicate that for the period from 1923 to 1934, new dwelling requirements based on population increases, aggregate:

New dwellings . . . . .	4,506,000	
Replacement of buildings 40 years old. . .	5,981,000	
A total of . . . . .	<u>10,487,000</u>	
Less . . . . .	<u>3,728,000</u>	(private enterprise)
Estimated shortage . . . . .	6,759,000	

## *Experience of England*

Incidentally, England is reaping the benefit of intensive government housing activity started many years ago. The following from Prime Minister Stanley Baldwin indicates to what lengths this program is carrying them:

"Sound financial methods have enabled us to embark upon campaigns without parallel in this or any other country, having for their object the provision of decent homes for the people. New homes are being completed at the rate of no less than 1,000 per day. The next five years will see the disappearance of the last of our slums, and we have already taken steps to make overcrowding illegal as soon as alternate accommodations have been provided."

## *Post-War State-Aided Dwellings Abroad\**

Germany	2,500,000	Austria	62,000
England	1,375,000	Sweden	58,000
U. S. S. R.	1,060,000	Italy	50,000
France	250,000	Denmark	35,000
Holland	250,000	Norway	15,000
Belgium	200,000		

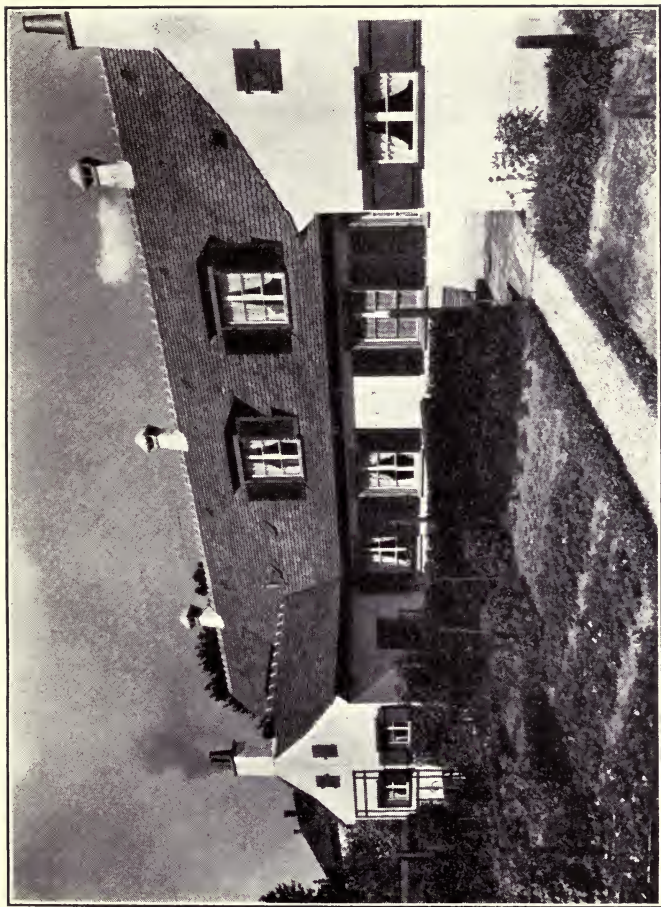
On every continent and from every country, there is a wholesome agitation of the housing problem. Programs of varying magnitudes are under way. But it is Johannesburg, Africa, not the United States of America, from which is quoted the following:

"The Nation cannot afford, first from an economic point of view, the perpetuation of the slums. Nor can the Nation afford the mental and moral degradation which slum conditions create in those who inhabit them. Let public opinion awaken. Let us put forward a great National effort, irrespective of party or politics!"

## RECAPITULATION

To recapitulate: Social and economic stability, public health and individual welfare demand better housing conditions for a large percentage of the population. For more than two-fifths of the population in the lower income group, experience has shown that decent dwellings cannot be provided by private enterprise working along commercial lines. It therefore becomes a public responsibility which must be handled by the Federal, state and local governmental agencies along lines which would evolve a housing program of the magnitude consistent with our national needs.

\* PWA figures.



A European Low Rental Project—Multiple Family House



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CHAPTER THREE

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*Government in*  
**HOUSING**







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*“Now is the time for public officials and civic groups to cooperate with the Government in its movement for the betterment of communities through the elimination of insanitary housing and the rehabilitation of family environment.”*

—Col. Horatio B. Hackett, Former Director  
Housing Division, Public Works Administration

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## THE GOVERNMENT IN HOUSING

The last half decade has brought into new perspective the possibility that the Federal Government in cooperation with State and Municipal agencies and private capital might attempt to build a legislative and financial structure which would lead toward a general improvement of housing conditions in both urban and rural communities. The movement was precipitated largely by the economic crisis which reached its high water mark at the beginning of the Franklin D. Roosevelt administration and which made reemployment an essential factor in the recovery program. The emphasis upon housing was due to the fact that the building industry was completely prostrated and that business buildings, factories and high price residences had been built in excess of the rent paying resources of the people. In the meantime there had been a constantly accumulating shortage of low rental housing which had been due not so much to the depression as to the unescapable fact that low-cost and low-rental housing did not pay. This situation while an ideal condition upon which to formulate a constructive national program for low-cost housing was seriously complicated by the fact that realty values were vanishing, rent paying resources due to unemployment and wage reductions were diminishing, while taxes were mounting and credit shrinking.

The Government was therefore faced with the necessity of investing public funds in housing in competition with private business which was already facing serious financial difficulties. At the same time banks and other loan agencies were threatened with disaster unless mortgage investments could in some way be salvaged.

In 1930 the total investment in housing was approximately \$76,000,000,-000. Of this \$23,000,000,000 was secured by mortgages which if unpaid would spell destruction for banks, insurance companies and other loan agencies. The problem of housing under public initiative was therefore dependent upon a solution which would meet all of the three obstacles mentioned;

1. Competition with private ownership.
2. The production of housing for people who could not pay a reasonable return on the investment.

3. Specific aid to financial institutions which had made investments in housing during boom times, and at boom prices considerably deflated by the crisis.

The Federal Government had in its efforts to get immediate results established a number of departments designed to relieve jointly the employment as well as the housing and credit situations.

Now it has become apparent that public housing must be developed as a permanent national policy irrespective of the unemployment problem to which, though housing may answer as efficient "first aid," yet it cannot be regarded as the final and complete answer.

The whole problem of providing low rental housing has been complicated not alone by the factors of low wages, but by a series of complex legislative enactments of housing laws which have increased costs of construction without adding to the sum total of individual comfort, convenience and safety. There have also been many difficulties in the financing of homes due to the heavy costs imposed by financial institutions, the speculative builders, high interest rates, second mortgage costs, refinancing and piecemeal construction enterprise. Union labor through sheer need for a living wage on a seasonal working basis has further added to the initial cost of construction. Without experience in large scale housing construction, with differences in point of view as to where subsidy should begin and private enterprise end added to the other difficulties, it is obvious that low rental housing must follow a rather fundamental change in the whole structure of the financial and building technique of the industry coupled with a new social point of view as to the value of housing and the place of the state in realizing this value for the masses of our people.

If at the end of four years the New Deal has emerged with a sound housing policy and program, though little may have been accomplished in actual construction, the foundation will have been laid for housing improvements which more hasty construction activity might easily have frustrated.

### *Steps Toward Coordination*

Since Congress passed its first housing legislation in 1932, there has been a successive creation of alphabetical authorities and organizations, some going into the discard as others emerged.

Housing authorities are being rapidly created by state legislatures (California was the seventeenth and most recent) empowering states, counties or municipalities to take measures of demolition, slum clearance, land acquisition, financing, etc., necessary to such housing programs as may be locally agreed upon and which, if Federal aid is accepted, will meet the conditions imposed by the Government.

In seeking data and experience upon which to base these initial programs, it was found that many of the old and established departments of the Government have had their own housing responsibilities and activities for many years past, and that there was already a considerable fund of information and experience which could be drawn upon.

The need for coordination then arose, and today we see an advisory, coordinating group, a **CENTRAL HOUSING COMMITTEE**, established to clarify the aims and policies, and make available the housing information and experience of every governmental agency so concerned.

### *Organization of the Central Housing Committee*

The Committee consists of representatives of the eight following departments or administrations having major interests in housing and housing finance:

<b>Farm Credit Administration</b>	<b>Public Works Administration</b>
<b>Federal Home Loan Bank Board</b>	<b>RFC Mortgage Company</b>
<b>Federal Housing Administration</b>	<b>Resettlement Administration</b>
<b>National Emergency Council</b>	<b>Treasury Department</b>

Sub-committees will be formed to handle specific phases of the Housing Program, such as

Law and Legislation	Procedure and Administration
Planning and Initiation	Design and Construction
Appraisal and Purchase	Operation and Management

That this is a difficult but necessary undertaking in centralization may be realized when we learn that there were already some 20-odd existing departments and divisions engaged in activities directly or indirectly relating to housing. To this group have been added approximately 25 new ones, so that a coordination of their combined activities and experience into a coherent housing program presents a problem which calls for enduring patience on the part of those responsible for the outcome and sympathetic patience on the part of the public which demands only results.

### **GOVERNMENT AGENCIES DESCRIBED**

The various agencies of the Government which enter into the Housing picture are herewith briefly described in an effort to show their functional relation or background of experience in the housing field.

The list is compiled alphabetically except in a few instances where chronological listing clarifies the picture.

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AGRICULTURE, *Department of*

**The Bureau of Agricultural Engineering and Bureau of Home Economics** have made various studies relating to farm income and budget. In 1934, the latter Bureau supervised a study of rural living and housing conditions which dealt with approximately 600,000 farm families.

**The Bureau of Agricultural Engineering** studies problems of farm power and machinery, rural electrification, farm buildings, etc. Recently it made an intensive survey of rural home needs showing that it would require more than \$6,500,000,000 to put rural homes in good condition. It is helpful in problems of drainage, irrigation, water supply, sewage disposal, etc. It has published an excellent booklet on farmhouse plans which is being used in the Government's efforts to increase employment in the construction field.\*

**The Bureau of Chemistry and Soils** studies all types of soils; the agricultural value of soils; their characteristics in relation to productiveness; their origin and development; their chemical and mechanical compositions; and their response to fertilizers.

**The Office of Experiment Stations** conducts research in home economics and coordinates the work of various experiment stations, publishing and making available the net result of their researches.

**The Extension Service** cooperates with the work of State Colleges in the conduct of extension work in agriculture and home economics. Through county home demonstration agents, rural women are kept in touch with modern developments in home economics and conveniences, labor-saving devices, etc. Improved home and farm practices are taught rural boys and girls through the 4H Clubs. The county agents advise in matters of farm credit and assist in an advisory capacity in problems of rural rehabilitation.

**The Forest Products Laboratory** makes available to housing interests extensive information on wood as a building material. It is also able to work out for the benefit of housing agencies special construction problems using wood or related products. It has recently built a low-cost prefabricated house for demonstration and experimental purposes. It has, in convenient reference form, much valuable material relating to working stresses, decay, behavior of paints on various kinds of wood, etc. This material is available to housing organizations and those interested in construction.

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\* This booklet of farmhouse plans may be obtained by applying to the Bureau or to State extension services.

**The Bureau of Home Economics** conducts research relating to home problems including food and nutrition, economics, textiles and clothing, and household equipment. For the benefit of consumers, it compiles, interprets and disseminates information on these subjects. For the home builder it has prepared many excellent plans for kitchens, laundries, store-rooms and closets of all descriptions. It can also be consulted on such subjects as household refrigeration, laundry equipment, labor-saving devices, etc.

**ALLEY DWELLING AUTHORITY**—*January, 1933*

Operating only in the District of Columbia, the Alley Dwelling Authority has recently been created. Its purpose is primarily the rehabilitation of slum areas, these being defined as squares that contain inhabited alleys. The Authority has power to redevelop not only for residential, but for recreational, industrial and commercial use. It is empowered in connection with such activities, to replot land, pave streets, provide sewers, street lights and other facilities. Its new residences may be high- or low-cost, but the Authority is under an implied obligation to rehouse satisfactorily such families as it finds necessary to dislodge. It is at present engaged on nine or ten projects and has 20 projects on its active list. It is empowered to construct, own and manage its projects and expects to do so.

**CENTRAL STATISTICAL BOARD**—*July 27, 1933*

This Board is concerned with improving and coordinating the statistical services of the Government. It serves as a clearing house through which duplication of activities may be avoided, and also assists outside research workers in such ways as it may be called upon. In view of the vast amount of statistical data involved in the study of housing, this board presents an important technical link in the various efforts to give housing research scientific value.

**COMMERCE**, *Department of*

**The Bureau of the Census** supplies much information connected with housing problems and home financing. The decennial census reports show not only the number of people in States, counties, townships, cities and wards or census tracts within the cities, but also the number and size of families, value or rental cost of their homes, occupations, age, birth and death figures, etc.

It should be kept in mind that much of the information regarding habitation which was gathered by the United States census for 1930 is still available for the use of individual communities.\*

**The Bureau of Foreign and Domestic Commerce** made a tremendous contribution to the housing program in its two much-quoted studies: *Financial Survey of Urban Housing* (for 61 cities) and the *Real Property Inventory* (for 64 cities). An excellent cross-section of the country was depicted as the 64 cities were selected from 48 States, and ranged from less than 10,000 in population to over a million. The inventory covered 1,931,055 buildings, containing 2,633,135 dwelling units in which lived 9,074,781 persons. The findings therefore are significant. These studies can be obtained from the Government Printing Office. The valuable factual data contained in them are encountered in practically all recent housing studies, and they stand alone in the purposes they serve.

This Bureau also publishes reports on the production and distribution of building materials. It is in a position to supply much information in regard to construction and particularly, through its Forest Products Division, with regard to the use of lumber and allied products.

**The National Committee on Wood Utilization** operated from 1928 to 1933 as a cooperative undertaking between Government and industry. It prepared some 30 publications dealing with economic uses for wood products, frame construction, insulation, etc. Information concerning these publications and data can be obtained from the Forest Products Division, Department of Commerce, Washington, D. C.

**The National Bureau of Standards** serves home-owners and groups interested in housing problems by putting at their disposal results of basic research in the realm of building materials and "by the development of approved methods of design and construction of dwelling structures in the interest of health, safety, durability and economy." It gives advice on home building and maintenance problems. It cooperates in preparing codes of safety and in the work of accident prevention; recommends minimum requirements for small dwelling construction, plumbing, fire-resistance, etc.

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\* One of the best studies dealing with housing from the point of view of local conditions is in a pamphlet published by the Research Bureau of the Welfare Council of New York 1933, based upon the 1930 Federal Census entitled, "Home by Tenure" and "Value or Monthly Rental by Health Areas, New York City."

Among its many useful publications are:

How to Judge a House	10 Cents
How to Own Your Home	5 Cents
Recommended Minimum Requirements for Small Dwelling Construction (Building and Housing Publication BH 18)	10 Cents
Services of the National Bureau of Standards to the Home-Building Industry	Free
City Planning Primer (Building and Housing Publication BH 10)	Free

ELECTRIC HOME AND FARM AUTHORITY—*June 16, 1933. Incorporated Aug. 1, 1935*

Reincorporated under the laws of the District of Columbia and reorganized so that its operations are national in scope instead of being confined to the Tennessee Valley, as formerly. The AUTHORITY assists in financing consumers in the purchase of such electric appliances as ranges, refrigerators, water heaters, pumps and electrical farm machinery. It will also make loans on plumbing equipment needed in connection with electrical equipment. The AUTHORITY does not sell equipment but finances its purchase by consumers through regular dealers. See also Rural Electrification, page 92.

FARM CREDIT ADMINISTRATION—*July 1, 1932*

The purpose of the Farm Credit Administration is to provide a complete and coordinated credit system for agriculture by making available to farmers long-term, short-term and intermediate credit in the form of farm mortgage, production and cooperative marketing loans. This work is carried on by the following agencies under the supervision and control of the Administration:

**Federal Farm Mortgage Corporation.** The principal function of this corporation is to aid in financing the lending operations of the Federal land banks and the Land Bank Commissioner, particularly the farm debt refinancing program begun in the spring of 1932.

**Federal Land Banks** make long-term farm loans on first mortgages only. They make direct loans in territories where there are no national farm loan associations through which applications may be accepted. The Land Bank Commissioner is authorized to make farm mortgage loans of a more or less emergency character, separate and distinct from Federal land bank loans, at the same time using the facilities of the Federal land banks. Loans are made to provide for the purchase of land, equipment,

fertilizer and livestock; to provide buildings and improve land; to liquidate indebtedness incurred prior to January 1, 1933; and to provide the owner of the mortgaged land with funds for general agricultural uses.

**Production Credit Corporations and Associations** are for the purpose of making permanent a production credit system for agriculture, cooperative in form, which may be eventually owned, controlled and operated by farmers in the 12 Federal land bank districts. Credit is made available through the joint action of local production credit associations and corporations, and Federal intermediate credit banks. Loans are made for such general purposes as the producing and harvesting of crops, breeding, raising and fattening of livestock, and the production of poultry and livestock products.

FEDERAL HOME LOAN BANK BOARD—*July 22, 1932*

**The Federal Home Loan Bank Board** supervises and controls the following four distinct agencies created to improve home financing conditions:

- Federal Home Loan Bank System
- Home Owners' Loan Corporation
- Federal Savings and Loan System
- Federal Savings and Loan Insurance Corporation

The Board has the power to adopt, amend and otherwise enforce the provisions of the Home Owners' Loan Act of 1933 and the Federal Home Loan Bank Act, both designed for emergency relief of home mortgage indebtedness, refinancing mortgages and otherwise assisting the owners of homes to amortize their debts.

### **Advisory Service**

There is at present being prepared under the direction of the Board a program for a special *advisory service to home owners*, embracing financial and architectural advice, information as to building trends, technical information covering building methods and materials and supervisory and appraisal services in connection with new construction and refinancing. Basic data relating to this service will be made available through member institutions for general dissemination.

**The Federal Home Loan Bank System**, *July 22, 1932*, serves as a credit reserve for Federal savings and loan associations, building and loan associations, savings and loan associations, cooperative banks and other home-financing institutions. Loans are not made to individuals or private borrowers.



In June, 1936, reports showed 3,641 member institutions with assets of over \$3,000,000,000 and accumulative loans of \$226,645,000 with surpluses of over \$3,000,000, thus putting them in a satisfactory position to declare dividends for some time to come.

The purpose of the **Home Owners' Loan Corporation** (*June 13, 1933*) is to grant long-term mortgage loans at low interest rates to those threatened with the loss of their homes from foreclosure and who are unable to procure funds for refinancing through normal channels; to redeem for their owners homes which have already been lost through foreclosure since January, 1930; and in connection with the refinancing, to advance additional funds for the repair and reconditioning of homes. The Corporation was authorized to close loans June 12, 1936, in order to attend to applications which it had already received. Lending operations having ceased, it is now collecting approximately \$25,000,000 each month, an average of about \$24.00 per borrower. On June 30, 1936, reports showed 6,804 borrowers had repaid their loans in full, a total of \$14,082,914.

Up to June, 1936, loans to more than 1,000,000 individual home-owners aggregated approximately \$3,000,000,000.\*

### FORECLOSURE SITUATION

In normal times, foreclosures on urban homes numbered 78,000 annually. Following the stock market crash, they increased alarmingly. By 1932 they had risen to 273,000, about three and a half times the usual number. In 1933, they numbered 271,000. The national record was broken in the month of June, 1933, with over 26,000 foreclosures. (This was the month the Loan Act was passed.)

**The Federal Savings and Loan System**, *June 13, 1933*, cooperates with local citizens in organizing Federal savings and loan associations in communities that are not adequately served by home-financing institutions already in existence, and to supervise and regulate these associations after they are established. The Government puts up three dollars for every dollar invested by those who organize such an association.

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\* The National Association of Real Estate Boards which has warmly supported the government activities in the housing and credit field, has this comment in its last report from their president:

"The Home Owners' Loan Corporation is beginning to wind up its magnificent rescue job, and if nothing else comes out of our activity with respect to Federal legislation, I think this alone would be worth the time and funds expended. In addition to stopping the mortgage panic, it may not be amiss to point out that nearly two thousand of our members have had employment as appraisers and otherwise in connection with the Home Owners' Loan Corporation work throughout the country."

According to July, 1936, reports, some 1,365 Federal savings and loan associations are chartered, of which 622 are newly organized associations, 250 are State chartered and 493 represent conversions of existing associations from State to Federal charter. The associations have approximately 1,046,803 shareholders.

*The Federal Home Loan Bank Review* states that as a result of a questionnaire sent to a number of "converted" institutions, returns showed that there had been a definite restoration of public confidence in these institutions with increased savings payments and a resumption of real estate loans after periods of three and four years of idleness. The restrictions were generally viewed as net gains inasmuch as they prohibit the class of loans which account for past losses and which cannot therefore occur in the future. The insurance feature has resulted in a tremendous restoration of confidence. Furthermore, these Associations have the obvious advantage of Federal charter.

**The Federal Savings and Loan Insurance Corporation** which is the fourth agency under the jurisdiction of the Federal Home Loan Bank Board, came into existence with the passage of the National Housing Act, August 5, 1935. Its activities are described on page 75.

#### FEDERAL SUBSISTENCE HOMESTEADS—*June 16, 1933*

The Subsistence Homesteads originally organized under the Department of the Interior have now been assigned to the Resettlement Administration (*q. v.*) where the activities have been merged into a considerably larger program. The projects, of which there were over 40 under way when transfer was made, are described under "Illustrative Projects," page 171 *et seq.*; 179 and 180.

#### FEDERAL EMERGENCY ADMINISTRATION OF PUBLIC WORKS—*June 16, 1933*

This agency was organized under the Secretary of the Interior for the purpose of reducing unemployment and to aid in the restoration of purchasing power through the construction of useful public works such as road building, naval construction, rivers and harbors work, army housing, public buildings, forest conservation, irrigation, power development, waterworks, sewer systems, electric light plants, streets and highways, bridges, schools, hospitals, recreational facilities, railroad improvement, *slum clearance, low-cost housing, etc.*

## HOUSING DIVISION—PUBLIC WORKS ADMINISTRATION (PWA)—*June 16, 1933*

The purpose of this agency is to promote the program of low-cost housing and slum clearance projects and to provide low-rental housing for lower-income groups for whom fit accommodations are not available.

**Organization:** In addition to an executive staff, the Housing Division of the PWA maintains administrative and legal staffs, together with six sub-divisions of initiation and recommendation, plans and specifications, land acquisition, construction, management, research and information.

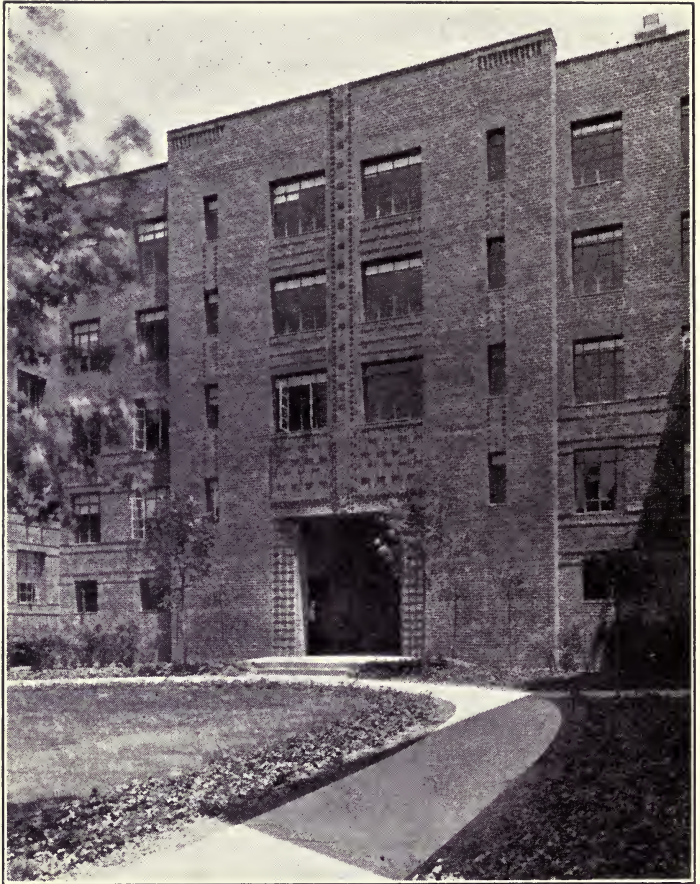
1.—**The Branch of Initiation and Recommendation** examines and reports on a proposed development, determines the major factors in project design, makes up estimated financial set-ups, showing major costs and incomes. Finally, it recommends approval or rejection of the project. If approved, local architects are reelected and given the benefit of the facts and findings of this branch of the division.

2.—**The Branch of Plans and Specifications** checks on plans and specifications, and estimates costs. It also undertakes research into construction materials and methods proposed to be used.

3.—**The Branch of Land Acquisition** makes arrangements with local real estate experts for examining titles, surveying, appraising, optioning and purchasing the land.

4.—**The Branch of Field Supervision and Construction** takes bids, advises the Director on awarding contracts for demolition and construction and represents the Division during the period of construction, to the point at which the project is complete and ready for occupancy.

5.—**The Management Branch** also advises on some of the preceding work. Management includes not only building maintenance, operation and repair, but also tenant selection, accounting, encouragement of neighborhood activities and the relation of the project to the larger urban unit of which it is a part. As soon as is practicable, the Division intends to lease projects to responsible and well-equipped housing authorities or other local groups. The MANAGEMENT BRANCH will negotiate leasing arrangements and will undertake such oversight as may be agreed upon. In cooperation with the National Association of Housing Officials, the Management Branch of the Housing Division conducted a school for prospective managers of housing projects, see page 141.



**"Hillside"—A Government Housing Project**

6.—**The Branch of Research and Information** accumulates and disseminates general and technical information relating directly or indirectly to the American public low-rent housing program. This includes surveys, investigations, inter-agency coordination, preparation and editing of reports and publications, development of conferences and contacts, demonstrations and exhibitions.

### LIBERALIZED FINANCING PLAN

A greatly liberalized policy for financing slum clearance and low cost housing was announced July 8, 1935, by Administrator Harold L. Ickes. According to the *Architectural Record* for August:

“The new regulation provides that the recently authorized PWA grant of 45 per cent shall apply to slum clearance and low-rent housing projects. The remaining 55 per cent of a housing allotment is to be construed as a loan to the project to be amortized by rents. Interest to be charged on the loan section of the allotment is not to exceed 3 per cent. Amortization of the loan is to take place over a 60-year period. Land cost will not be *amortized*, but a 3 per cent annual land rent item will be carried by each project.”

### LIMITED DIVIDEND PROJECTS

The original policy of the Housing Division was to make loans to limited dividend corporations, which were to contribute a 15% equity in cash, land or services. The policy was changed to direct building when it was found that of 533 applications only seven offered sufficient equity. The seven approved projects are now completed and occupied.

### PRESENT PROJECTS

In addition to the foregoing there are now 50 projects in 35 cities and 2 insular possessions in varying stages of production all of which will be completed by 1937. Of these 28 are being built on former slum sites, 20 on vacant land and 2, a combination of both. Listed, page 179.

### STANDARDS

Standards incorporated in all projects include cross-ventilation; no greater than 25% land coverage; fire-proof construction; bath and toilet for each unit; adequate heating facilities; and “community integration through the use of social centers.”

## TYPICAL PROJECT SCHEDULE

2 months	Initiation and Selection of Real Estate Personnel	}	20% of funds
6 months	Land Acquisition; Preparation of Plans		
2 months	Demolition; Taking Bids; Awarding of Contracts		
12 months	Excavation; Construction; Occupancy *	}	80% of funds

## RESULTS

Investigations and studies have been made as to the practicality and use of many new materials, floor finishes, prefabrication, sound-proofing, etc. Comparative costs of gas and electricity have been studied and the results made available in chart form. So also, various methods of heating. Maintenance costs *vs.* initial costs have been studied and charts plotted to show how rents are affected by land prices, construction costs, maintenance and operating expenses. Studies have also been made as to causes of changes in residential neighborhoods.

At present the Housing Division of the PWA is providing for approximately 25,000 families with "25 times 25,000" on the waiting list.

Legislation has been assisted, organization effected, procedures established.

Local housing authority laws have been established in 21 states and are being approved in many more. (For list, see Appendix, page 180.)

Fifty projects are under way. Additional funds would allow about 75 others to go ahead.

## AN APPRAISAL

Glancing over the list of agencies directly or indirectly dealing with the problem of promoting better housing and more adequate financing of past obligation and future construction one is impressed by the efforts of the Federal Government. This formidable governmental structure was well under way when the National Housing Act went before Congress in May, 1934.

## THE NATIONAL HOUSING ACT

### *MESSAGE OF THE PRESIDENT OF THE UNITED STATES*

Probably the most important and far-reaching of all new legislation was the National Housing Act which went before Congress May 14, 1934, accompanied by the following personal message from the President of the United States.

“TO THE CONGRESS:

“May I draw your attention to some important suggestions for legislation which should tend to improve conditions for those who live in houses, those who repair and construct houses, and those who invest in houses.

“Many of our homes are in decadent condition and not fit for human habitation. They need repairing and modernizing to bring them up to the standard of the times. Many new homes now are needed to replace those not worth repairing. The protection of the health and safety of the people demands that this renovising building be done speedily.

“The Federal Government should take the initiative immediately to cooperate with private capital and industry in this real property conservation. We must lay the ground work for this effort before Congress adjourns its present session.

“The purpose of the programme is twofold: First, to return many of the unemployed to useful and gainful occupation; second, to produce tangible, useful wealth in a form for which there is great social and economic need.

“The programme consists of four major inter-related divisions:

1. Modernization, repair and new construction;
2. Mortgage insurance;
3. Mortgage associations, and
4. Building and loan insurance.

“The modernization of the programme will furnish national guidance and support for locally managed renovising campaigns throughout the country and protection for home owners against unwarranted cost advances. For these purposes and to assure adequate financing at low cost and on moderate terms of payment, a new governmental agency is required.

“Modernization of commercial and industrial structures is envisioned, as well as residential, but the new features providing governmental assistance are confined largely to home improvements.

“Loans to individuals will be made by private agencies, which will be insured by a governmental agency against loss up to a certain percentage of their advances. This insurance against loss on the rehabilitation loans will be met by the Government and will be confined to advances of credit that meet standards and conditions designed to protect both the home owners and the cooperating agencies.

“To make funds available for new home construction and to improve the mortgage market, the second phase of the programme is long-term mortgage financing.

“It provides mutual mortgage insurance under governmental direction to enable private agencies to make first mortgage loans on newly constructed houses up to 80% of the appraised value of the property, and to make new mortgages on existing homes up to 60% of the appraised value of the property.

“The loans will usually carry not more than 5% interest and will be amortized by periodic payments over 20 years.

“Similar insurance arrangements are provided to help finance low-cost residential projects of the slum replacement type.

“The third phase provides for the incorporation of mortgage associations under strict Federal supervision to increase the amount of mortgage funds available in regions where interest rates are unduly high because sufficient local funds are lacking. The activities of these associations will be limited almost entirely to insured residential mortgages.

“Insurance for share and certificate holders in building and loan associations, similar to the insurance provided for bank depositors, is the fourth phase of the program. These institutions are custodians of the funds of small savers, and it is essential that they should be given every reasonable protection. Insurance of this type is necessary in order to arrest any further drain on these institutions and to put them in a position to resume their normal useful functions.

“I believe that the initiation of this broad and sound program will do much to alleviate distress and to raise perceptibly the standards of good living for many of our families throughout the land.

Franklin D. Roosevelt”



### *Significance of the Federal Housing Act*

At the same time, the former Executive Director of the National Emergency Council, Mr. Frank C. Walker, issued a strong statement describing the need for such legislation and the benefits to be derived from it. He said in part:

“From any one of several points of view, an attack on the housing problem can at the present time be made a major factor in economic adjustment.

### *“Largest Industrial Problem*

“..... the construction industry ..... is outstanding among the large industries in the United States. It has been the most severely depressed ..... and the one that has shown the least response to the general economic recovery. The decline of residential construction to but one-tenth its former total has been even more severe than the decline of construction generally. The extent of the decline ..... is shown by the following brief comparisons:

	Construction	Residential Construction
Former annual aggregate	\$11,000,000,000	\$3,000,000,000
Present “ “	3,000,000,000	300,000,000

### *“Largest Unemployment Relief Problem*

“..... this enormous decline ..... is accountable for our largest single emergency relief problem ..... the number of workers affected either favorably or adversely, according to the state of the construction industry, may be placed at approximately 5,000,000. This figure must of course be multiplied several times to arrive at the total number of persons in the families of workers normally dependent on the construction industry for their livelihood.

### *“Largest Financial Problem*

“Besides being accountable at the present time for our largest industrial problem and our largest unemployment relief problem, the construction industry is also accountable for our largest remaining financial problem.

“The real estate mortgage debt in the country as a whole is \$43,000,000,000. This is the largest single class of outstanding

long-term indebtedness in the capital market. It is more than three times as large as the total railroad debt, four times as large as the total public utility long-term debt and four times as large as the total industrial long-term debt. It is nearly as large as the combined totals of national, state, county and municipal debt.

"Of this mortgage indebtedness, \$21,000,000,000, or approximately half the total, is represented by individual mortgages on homes. Much of this huge home-mortgage debt, furthermore, was created under the unsound financial practices that prevailed during the boom conditions of 1922-29. These unsound practices are now universally recognized and discredited. The most detrimental of them, however, were the following:

"1. The practice of financing new construction through the use of second mortgage financing at exorbitant costs.

"2. The practice of charging excessive fees, in addition to high interest rates, for the renewal of maturing mortgages.

"3. The practice of making long-term loans on a fictitious short-term basis—that is to say, mortgages were written on a three-year or a five-year basis, but without any provision for their gradual repayment out of the income of the borrower; and they were expected as a matter of course, by borrower and lender alike, to be renewed or refinanced at maturity.

### *"Plight of the Mortgage Market*

"Owing largely to these unsound practices of the years 1922-29, the mortgage market has been unable to stand the strain of the depression or to share in the general recovery.\*

"In many sections of the country active mortgage financing has virtually disappeared. New residential construction . . . . . has

\* An interesting point was developed by Sir Raymond Unwin in a talk given during the International Housing Commission tour of the United States. He contrasted the effects of the depression in England and America. Whereas in our country real estate values suffered a tremendous slump from which we are only beginning to recover, in England there was a decided improvement in speculative building as a result of the industrial depression, with "no embarrassment in the matter of mortgages." This radical difference in effects he attributes largely to the levying of local taxes on the basis of income rather than on capital values. The entire address is interesting and can be found in the Housing Officials' Year Book for 1935.

See also "A description of the English system for the taxation of real property on an income basis," by Manaupt and Lenz, Detroit, Bureau of Governmental Research, Inc., 936 National Bank Bldg., Detroit, Michigan.

been drastically curtailed because of the inability of borrowers to obtain second mortgage financing. It has also been difficult . . . . . to obtain the customary renewal or refinancing of maturing mortgages and (borrowers) . . . . . have been pressed for heavy repayments at the time when they were least able to make them.

“By 1933, when the Home Owners’ Loan Act was enacted, it was estimated that 10 per cent of all mortgaged urban homes had been foreclosed. Foreclosures were going forward at the rate of nearly 25,000 homes per month. . . . .

“These facts made it plain that the reorganization and reopening of the mortgage market is as vital to the free functioning of our financial institutions as is the resumption of construction to the reemployment of the huge army of workers that is now being carried on relief roll.”

There follows a discussion of the four major parts of the program: modernization, mortgage insurance, mortgage associations and insurance of building and loan associations. Discussing insurance, he says:

“The insurance of the shares and certificates of sound building and loan associations has been proposed as still another important means of reopening the mortgage market. These institutions have been placed at an inequitable disadvantage since the insurance of bank deposits was put into effect at the beginning of the year. By insuring building and loan savings we can remove this disadvantage and again enable the associations to attract small savings for mortgage lending.”

He then concludes with an enumeration of the four major provisions of the Act as follows:

1. Federal long-term loans at low interest rates, up to a maximum of \$2,000, for the modernization or improvement of all types of property, but with primary emphasis on homes.
2. Federal guarantee of new mortgages on existing homes up to 60% of “currently appraised value,” and guarantee of mortgages on newly completed homes up to 80% of appraised value.
3. The private organization, under Federal supervision of mortgage associations to provide low-cost, long-term financing for home owners or builders under such safeguards as to make the mortgages attractive investments.
4. Insurance of shares and certificates of sound building and loan associations.

The bill had strong endorsement from the National Association of Real Estate Boards and from many officials of the building and loan associations. It was passed June 24, 1934, described by government officials as follows:

FEDERAL HOUSING ADMINISTRATION—*June 24, 1934*

**PURPOSE:** To insure lending institutions against losses suffered on account of loans made for the purpose of home renovation and modernization, and to insure mortgages issued to finance low-cost housing projects and residential properties.

**AUTHORITY:** Act of Congress, approved June 24, 1934.

**ACTIVITIES:** On July 27, 1936, total modernization credits, home mortgages and low-cost housing projects, insured or committed, totaled \$827,566,672. Of this amount, modernization loans accounted for \$407,544,920; home mortgages, \$380,718,252; and housing, \$39,303,500.

Up to June 1, 1936, a total of 1,056,985 individual modernization loans in the amount of \$382,784,295 had been made by 6,289 participating financial institutions. On the basis that for every dollar of credit obtained in this manner, about \$5.00 in cash has been spent by property owners, it is estimated that approximately \$2,000,000,000 has been expended on modernization alone.

**ORGANIZATION:** The staff is divided into a department of credit insurance and a department of mutual mortgage insurance. The sub-divisions comprise public relations, technical, publicity, comptroller and general counsel. The field force consists of 12 regional offices with approximately 80 state and district offices. . . . Attached to each office are representatives of the technical staff whose functions are to appraise the value of properties securing mortgages offered for insurance and to conduct research into general real-estate trends in the locality.

The Housing Act was later amended, extending the modernization program to April 1, 1936, and enlarging its scope to include industrial and commercial buildings, by raising the amount of individual loans from the former limit of \$2,000 to \$50,000.

**The Federal Housing Administration** lends no money, private capital only being involved. It insures financial institutions making loans for modernization and repair. It insures first mortgages on residential properties. It insures mortgages on low-cost housing projects and supervises national mortgage associations.

In its modernization program, it insures without charge all modernization loans extended by approved private lending institutions, under its

contract of insurance, up to 20% of the total volume of business done by the institution.

It also insures mortgages on low-cost housing projects constructed by private concerns. Such projects must be regulated by law or by the Administrator as to rents, charges, capital structure, maintenance and operation.

The Federal Housing Administration analyzes materials and methods of construction to determine suitability for single and multiple family dwellings. It follows new methods of construction, trends in design, services and equipment and from time to time makes the results of its findings available to the public.

It has issued a publication entitled: "The U. S. Housing Market" which deals with housing demands in contradistinction to housing needs.

The Federal Housing Administration on June 15, 1935, initiated a NATIONAL BETTER HOUSING DAY for the purpose of stimulating construction work throughout the country. FHA officials conducted a nation-wide broadcast and stated that about 1,000 cities had responded by starting construction on approximately 3,500 model homes.

**The Technical Division** of the Federal Housing Administration reviews and makes recommendations for subdivisions or developments planned and submitted by operative builders. In connection with its mortgage insurance activities, it has also made some intensive studies of certain neighborhoods. This division issues technical pamphlets outlining minimum requirements for housing properties. These, while primarily intended to govern mortgages insured under Title II of the National Housing Act, are of value to prospective home owners and builders.

The rents, charges, capital structure, rates of return and methods of operation by housing corporations and authorities are subject to regulation and supervision by the FHA as soon as a low-cost housing project has been insured by them.

By insuring first mortgages on residential properties, the Federal Housing Administration plays a part in the betterment of housing conditions by enforcing high standards of design, construction, stability of neighborhood, etc.

## THE FEDERAL HOUSING ADMINISTRATION YARDSTICK

(For determining mortgage eligibility)

RATING OF PROPERTY	Per Cent
General layout	15
Design	8
Suitability to climate	7
Livability	15
Light and air	8
Mechanical equipment	7
Accessory equipment	3
Special equipment	2
Structural soundness	20
Resistance to elements	10
Resistance to use	5
Total Score	<u>100</u>

### RATING OF NEIGHBORHOOD

Stability of the neighborhood	25
Protection from adverse influences	20
Adequacy of transportation	15
Appeal of the neighborhood	10
Sufficiency of utilities and conveniences	10
Level of taxes and special assessments	10
Presence of civic, social and commercial centers	5
Topography and special hazards of neighborhood	5
Total Score	<u>100</u>

### RATING OF RELATION OF PROPERTY TO NEIGHBORHOOD

Conformity as to type	15
Conformity as to usefulness and function	15
Conformity as to physical conditions	10
Conformity as to architecture	10
Relative adequacy of utilities and municipal improvement	10
Relative accessibility to neighborhood conveniences	10
Relative freedom from nuisances	10
Conformity as to lot characteristics	10
Conformity as to probable remaining useful life	5
Conformity as to placement of building on lot	5
Total Score	<u>100</u>

Other interesting developments are following in the wake of the foregoing. An item in the October *Architectural Forum* states that the Group Five Mortgage Information Bureau (cooperative research unit of the Savings Banks of Brooklyn, N. Y.) has issued a set of specifications governing one- and two-family house construction. The specifications are mandatory: "Savings banks which have adopted these requirements will insist that any building on which they make a loan started after September, 1935, shall follow these minimum specifications. Builders are advised to make their contracts with the banks before starting construction, and owners are urged to insist on the requirements if they want loan approval."

The few illustrative specifications quoted were most interesting and certainly preclude the shoddy building which has characterized much of our former speculative real estate promotion.

Movements as significant as this permeating the mortgage field would seem to be ringing the knell on future jerry-building.

The Federal Housing Act was received with great satisfaction by the banking interests as is indicated by the following statement:

"The stagnation in home building during the period of depression has undoubtedly been as much attributable to the inability of prospective home builders to obtain mortgage financing as to general conditions, unemployment, etc. Therefore with numerous agencies providing sources of financing, homesteads operating on insured shares basis, Federal housing money available, likely development in private mortgage investment field and improved economic conditions, I believe there will be a material stimulation in home building activity in 1936 and in the years immediately following."

—R. S. HECHT, *President*, American Bankers Association

### ***Federal Savings and Loan Insurance Corporation***

Out of the Federal Housing Act grew the **Federal Savings and Loan Insurance Corporation** which operates under the following conditions:

**PURPOSE:** To insure the safety of accounts of investors and depositors in home-financing institutions. Insurance of Federal savings-and-loan associations is compulsory; for state-chartered institutions, optional.

**AUTHORITY:** Act of 73rd Congress, part of Title V of the National Housing Act, approved June 27, 1934.

**ACTIVITIES:** By July 15, 1936, some 1,365 institutions had taken advantage of government insurance. Of these, 622 were newly organized institutions, 250 were State chartered and 493 had been converted from State to Federal charter. The following table taken from the Federal Home

Loan Bank Review for August, 1936, shows the interesting growth of this insurance movement.

#### INSTITUTIONS INSURED

	Cumulative number at specified dates				
	Dec. 31, 1934	June 30, 1935	Dec. 31, 1935	June 15, 1936	July 15, 1936
State Chartered Assns.	4	45	136	228	250
Converted F S and L A*	108	283	406	470	493
New F S and L A*	339	512	572	612	622
<b>Total</b>	<b>451</b>	<b>840</b>	<b>1,114</b>	<b>1,310</b>	<b>1,365</b>

	Number of share- holders	Assets	Shares and creditor liabilities
	July 15, 1936	July 15, 1936	July 15, 1936
State Chartered Assns.	410,181	\$338,317,565	\$296,771,285
Converted F S and L A*	551,338	512,018,718	470,184,814
New F S and L A*	85,284	74,248,140	72,536,171
<b>Total</b>	<b>1,046,803</b>	<b>\$924,584,423</b>	<b>\$839,492,270</b>

Should an insured institution default, each of its shareholders would immediately be given the option of either transferring his insured account to another insured institution which is not in default, or of obtaining cash reimbursement up to \$5,000 in full within three years from the Federal Savings and Loan Insurance Corporation. Ten per cent of this is paid immediately in cash and 45% within the first year, the remaining 45% within three years.

#### *State Cooperation through Passage of Enabling Laws*

It was the purpose of the FHA to eliminate costly second mortgages by making first mortgage loans possible up to 80% instead of the usual 50%, safeguarding such loan by insurance.

In the past many State laws have limited to 50% loans on real property made by certain lending institutions.

According to a recent bulletin from the National Association of Housing Officials, the Housing Administration has sought legislation enabling financial institutions to qualify as mortgagees entitled to make full 80% loans, including State supervised financial institutions, such as banks, savings

\* Federal Savings and Loan Associations.



banks, trust companies, building and loan associations, insurance companies, trustees, executors and administrators of estates. Forty-four (44) states have so far passed enabling acts permitting some or all of these types of investors to participate in the Federal Housing Administration program, in addition to the national banks for which disability was removed by the National Housing Act itself. The only states that do not yet have such laws are: Georgia, Kentucky, Mississippi and Virginia.

Many of these laws contain another feature important to the Federal program and for sections of the country which have lacked adequate home-financing funds. They grant to State supervised institutions the right to invest in the National Mortgage Associations provided for by the National Housing Act.

Thus has the ground been cleared of obstructions and prepared for action. How is it going to work out for the home builders?

## HOW IT WORKS

### *Simplification for the Buyer*

A reprint from the *Architectural Forum* entitled "Home Building under Titles I and II of the National Housing Act" has much valuable information for those in the mortgage and real estate fields as well as for the layman interested in low-cost housing. Under "Charges" it says:

"If FHA can help it, and it probably can, there will be no more home buying with eyes closed, no more hidden expenses, no irritating extras, no tricky assessments. Pages one and two of the mortgagor's application for insurance contain as simple a statement as could be framed of all the costs he has to meet. And appended to the second sheet is a statement something like this: 'It is understood that I am to make the above payment monthly, and that this is the sum total of all I have to pay.'

"Wisely, FHA has decided to insist that taxes and fire insurance be paid monthly along with interest, amortization and mortgage interest. The mortgagee will be obliged to total up the yearly payment, divide by twelve and collect monthly.

.....

"To pare down the home owner's initial expense, FHA will permit appraiser's fees, title search expense, brokerage, etc., to be included in the mortgage. The original plan to limit these initial charges to a maximum of 3 or 4 per cent has been junked in favor of a flat commission that FHA underwriters think is 'reasonable.'

.....

## MORTGAGES

“Only first mortgages (or such instruments as deeds of trust, vendor’s liens, etc., that are commonly used in lieu of mortgages) embodying amortization by monthly payments, are eligible for insurance. The 3- and 5-year straight mortgage, which was popular for years, is regarded as a villainous instrument in the eyes of FHA. It, more than anything else, they hold responsible for the piling up of the mountainous home mortgage debt by encouraging people to borrow beyond their capacity to pay back. Therefore, no straight mortgage (one lacking amortization provisions) of any kind will be insured by the Administrator.”

### *How It Works for the Present Home Owner*

In a statement from the Federal Home Loan Bank Board illustrating the savings to a home owner when he makes a long-term amortized loan rather than a short-term loan, it is stated that the home owner may actually save enough in interest charges on a 12-year amortized loan to pay off nearly a third of the principal.

“The Federal Home Loan Bank urges the half million urban home owners whose short-term mortgages fall due this year to refinance such loans by making new long-term direct-reduction loans, through a building and loan association, life insurance company, savings bank or other long-term thrift institution which offers the amortized type of loan. Its advantages include greater convenience and safety for the borrower and the opportunity to save a substantial sum of money, as the following instance illustrates:

“The home owner who borrows \$1,000 on a short-term renewable mortgage at 6 per cent interest pays out \$60.00 each year in interest, or \$720 during a period of 12 years. In the meantime, he must renew his loan at three- to five-year intervals, incurring renewal fees and other expenses on each occasion. At the end of 12 years he still owes the \$1,000.

“If he made his original \$1,000 loan on a 12-year amortized basis at the same rate of interest, he would simply make a cash payment of about \$10 each month, and the \$1,000 loan would be entirely paid off at the end of 11 years and 7 months, without a single payment of more than \$10. During that time he would pay in interest only \$391, as against \$695 required in interest on the renewable short-term loan for the same period. In other words, the amortized loan saves him \$304 in interest charges, or nearly a third of his entire \$1,000 principal, and he incurs no renewal expense during the time his loan is being reduced by those small monthly payments.”

Certainly there should be much lightening of present financial burdens as an immediate effect of the foregoing, with great stimulus along the lines of private as well as governmental building activity.

## COST OF FINANCING A HOME

*Constructed after June 27, 1934*

### AT THE MAXIMUM INTEREST RATE PERMITTED FOR LOANS INSURED BY THE FEDERAL HOUSING ADMINISTRATION

Appraised value of home .....	\$6,250.00
Loan .....	\$5,000.00
Percentage of value loaned .....	80%
Interest rate .....	5%
Service charge on decreasing balances .....	1/2 of 1% per annum
Mortgage insurance premium on original face value ..	1/2 of 1%

	Payments per Mo. 15 year Amortized Loan	Payments per Mo. 20 year Amortized Loan
Item		
Monthly payment, interest and principal	\$39.55	\$33.00
Service charge	1.30	1.40
Mortgage insurance premium	2.10	2.10
Sub-Total	\$42.95	\$36.50
*Taxes	10.43	10.43
†Fire Insurance	2.00	2.00
††Total	\$55.38	\$48.93

### POSSIBLE REFUND FROM MORTGAGE INSURANCE FUND

In case there are no great losses from the fund to which a particular mortgage is assigned the borrower may receive a refund during the last year of the loan amounting possibly to as much as 50 to 70

per cent of the total mortgage insurance premiums paid in.

To state the whole mortgage insurance proposition in another way: Under the fifteen-year plan, the borrower would pay

\* Taxes assumed at 2% of actual appraised value.

† Fire insurance figures at 1/2 of 1% annually on an assumed value of \$4,800 for the house (as distinguished from the lot).

†† In order to make this total comparable with rent, an item for upkeep, say 1 1/2% annually of the value of the house, or \$6.00 a month, should be added.

out \$42.95 a month for 180 months, amounting to a total of \$7,731. Of this, \$5,000 represents repayment of principal, \$2,122 interest, \$234 service charge and \$375 mortgage insurance premium, with a possibility of 50 to 70 per cent refund of the last item at the beginning of the fourteenth year.

Under the twenty-year plan, the bor-

rower would pay out \$36.50 a month for 240 months, amounting to a total of \$8,760. Of this, \$5,000 represents repayment of principal, \$2,924 interest, \$336 service charge and \$500 mortgage insurance premium, with a possibility of 50 to 70 per cent refund of the last named amount, toward the end of the eighteenth or at the beginning of the nineteenth year.

## STANDARDS AND COSTS

### *Neighborhood Standards*

The far-reaching effects of Federal insistence on better standards will also make itself felt. In the future real estate developments will have to be based on qualified surveys of actual conditions. According to the *Forum's* Bulletin on Home Building, all applications for insurance of mortgages on new land projects must be forwarded to Washington for approval.

It is said the technical division will require in addition to the application:\*

1. A map of the community showing location of the projects, its accessibility to schools, markets, transportation facilities, etc.
2. A description of encompassing property telling what it is used for and the extent and character of its population.
3. A land plan of the area showing street layouts, utilities, proposed parks and playgrounds, shopping centers and any other features of the proposed development.
4. An accurate account of the status of paving and utilities.
5. Complete plans and specifications of all the houses.
6. A listing of zoning ordinances or special restrictions to be imposed by the developer, or a description of anything special the developer is going to do to keep up land values in the new neighborhood.
7. A schedule of lot ownership in the area, listing existing encumbrances.
8. A complete outline of what the owner proposes to do with the rest of the land not covered by the specific mortgage application, and some form of reasonable assurance that he will do what he says.

The speculative builder will also have to prove his constructive ability as well as establish a satisfactory financial rating.

Aside from the efforts of the Federal Government which characterized the housing enterprises of the Great War period, this is the first time in the history of the country when standards of construction have received attention with a view to eliminating jerry-building and establishing something like a minimum of building efficiency.

\* See also FHA Yardstick, Page 74.

While most of the investment in housing that has already been stimulated or will be stimulated in the future through the Federal Housing Act does not affect the lower income groups, the effect of the act will be far-reaching in giving the building industry a financial impetus free from the shortcomings of boom-time building methods.

### *Federal Standards for Low-Rent Housing*

The standards being adopted for all Federal construction are equally interesting.

The *Architectural Record* has issued a special and valuable bulletin entitled "Planning Standards for Low Rent Housing."

This contains sample plans of present and future projects, showing the scientific technique upon which neighborhood planning is developed, and giving the detailed plans and specifications which are being standardized for these projects. Any good housewife might feel a pang of envy to see the careful details which have been worked out in matters of utility closets and working conveniences of every description.

In addition to the specifications usually found in home building projects, we find provisions for landscaping, noise prevention, garbage disposal, control of vermin, etc. The requirements for children's playgrounds and other recreational facilities show a consideration for child-life that is heartening.

The first all-Federal project under the slum-clearance, low-rent program to reach the construction stage is Techwood, Atlanta, Georgia, providing approximately 600 dwelling units and dormitories for the Georgia Institute of Technology.

In regard to costs, the government has made the following statement:

"The average cost per cubic foot as estimated by the Division is running at the present time around 30 cents. To this must be added the cubic cost for mechanical equipment, which at the present time is running around 9 cents per cubic foot. This gives an average total cost of 39 cents for the buildings.

"These figures do not include landscaping nor land cost, but represent our estimates on the buildings themselves. These estimates cover the Techwood and University, Indianapolis, Cincinnati and Cleveland projects. They should not be construed as anything more than estimates.

"I might say, however, that the contract price for the Techwood project fell well within our estimates.

"All projects mentioned are of fireproof construction.

"The rent schedule has not yet been worked out. Nor has the Management Branch set any minimum and maximum as criteria for tenants. Preliminary official estimates indicate that rents may average \$7.41 a room a month, a figure that may be changed, possibly downward, when the project is finished.

"It does not seem unreasonable therefore to assume that the rents . . . . . will run from \$7.80 to \$8.00 a room a month. A three-room apartment will . . . . . call for a yearly rent of \$270 to \$288 and a five-room apartment for \$450 to \$480. If correct, these admirably planned, constructed and equipped low-rent houses are adapted to family incomes ranging from \$1,080 to \$1,920 a year.

"It is, of course, understood that 30% of the expenditure for labor and materials is a subsidy, and that the rents are to liquidate the total cost of the project, after deducting the subsidy."

Other standards have already been noted such as 10 families to the acre;\* from 20 to 30% of the area covered by construction, the balance used for parking and recreation; etc.

### *Effect of Improved Standards on Investment Risks*

In a recent article in the Federal Home Loan Bank Review, the importance of improved building standards is stressed from the investors' standpoint. While in Europe it is customary to make 30-, 40- and even 60-year loans on homes, in this country a 20-year loan has been considered an undue risk.

With the stabilization which will come from city planning, the more adequate application of zoning principles and the planning of neighborhood districts which will characterize the housing of the future, the standardization of building materials and technique, the government insurance of mortgage loans, etc., a definite change is prophesied from the investment standpoint. All of which will have a tendency to loosen capital which to date has been stubbornly or over-cautiously withheld from the home financing field.

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\* The Survey made by the Origin League of Baltimore found the average population per acre to be 31.8. In the slum section, it ranged from 87.3 to 172. In the city as a whole the number of families per acre was 7.6. In the slum sections, it ranged from 24 to 43 families per acre, and the houses were found to be from 50 to 90 years old.

## *Low Cost Mortgage Bonds*

Recently a new method of housing finance has been developed in banking circles, which provides for low-interest mortgage bonds for financing housing projects.

Until the Banking Act was recently amended by the 74th Congress, it was difficult to secure the large amounts necessary to finance a housing project as no one institution felt able to undertake the entire large mortgage risk. Under a recent revision, banks can join forces in such undertakings and are permitted to finance parts of projects instead of assuming one entire mortgage, as previously, through cooperatively underwritten bond issues.

With a guaranteed return of at least 3%, banking interests have expressed confidence that low-cost housing bonds so issued will rank with government and municipal bonds in popularity.

Already these FHA mortgage bonds have been advertised as an investment by important Wall Street interests.

## *Stimulation of Building Trades*

The very definite loosening of funds in the mortgage market generally has begun to register in the building trades, and an imminent housing boom, after five disastrous years of virtual inactivity, is cheerfully predicted in many quarters.

The slump in building volume between 1925 and 1933 is shown by the following figures:

\$2,461,546,270 in 1925  
91,298,433 in 1933

To what extent building is on the upturn is indicated by the following figures from the *Architectural Forum*:

Month (?)	Year 1934	Year 1935	Per Cent Increase
January	\$16,617,000	\$22,410,000	35
February	14,520,000	16,617,000	14
March	28,076,000	32,209,000	15
April	22,686,000	42,203,000	86
May	24,840,000	44,902,000	81
June	26,565,000	49,833,000	87
July	19,845,000	48,395,000	144
August	18,641,000	40,528,000	117

## *Federal Reserve Banks*

The FEDERAL RESERVE BANKS play a part in the housing situation by accepting as collateral mortgage-loans made by member institutions. The Banking Act of 1935 has liberalized its previous provisions by increasing the percentage of the value of real estate that a loan may cover and lengthening the term it may run. A National Bank may now make a greater volume of real estate loans than formerly. With the increase in savings and other time deposits in member banks, the scope of operations has changed, and a larger volume of long time investments—as in the real estate field—is now possible.

## *INTERIOR, Department of*

Three bureaus of this department can be drawn upon for information and experience in the housing field, *viz.*:

Bureau of Mines

Indian Affairs

National Park Service

**The Bureau of Mines** is interested in the efficient use of fuels in domestic heating systems and appliances. As heating is a major operating expense, prospective managers of housing projects will be interested in the results of these researches which are available in pamphlet form.

Their "List of Publications with Subject Index," is free. So also "Questions and Answers for the Home Fireman" (1933). Others can be obtained at very slight cost.

**The Bureau of Indian Affairs** has for many years constructed, maintained and operated buildings in its field units and has a considerable background of experience which might profitably be tapped.

**The National Park Service** likewise directs the construction of many buildings for its employees, and publishes an interesting pamphlet on "Cabins" (1934).

## *JUSTICE, Department of*

The Department of Justice is preparing a pamphlet on housing, crime and delinquency, which will soon be available.

## *LABOR, Department of*

**The Bureau of Labor Statistics** makes many studies "of the cost of construction, showing the breakdown between labor, materials and other items," the findings of which are published from time to time in their periodical, the *Monthly Labor Review*.



Bulletin No. 614 (free) gives a list of bulletins and articles published by the Bureau of Labor Statistics.

**The Children's Bureau** has made many significant studies (particularly in rural districts) showing the effects of bad housing on maternal and infant health, as well as its definite bearing on infant mortality.

#### NATIONAL EMERGENCY COUNCIL—*November 17, 1933*

**The National Emergency Council** was established for the purpose of coordinating the interagency problems of the Government, to promote cooperation, to make more efficient and productive the work of field agencies and to serve in an advisory capacity to the President.

The Council is composed of all members of the Cabinet, and the Administrators, Directors and Chairmen of the principal agencies of the New Deal.

Under the auspices of the Council is published the "*United States Government Manual; a Simplified Textbook Designed to Inform Every Citizen as to Government Procedure and to Make Effectively Available All Federal Services.*" The price of \$2.00 is in the nature of a subscription as this loose-leaf textbook is kept up to date by revised leaves which are mailed promptly to each subscriber as major changes occur among the departments and agencies of the Government. President Roosevelt says in the foreword of this publication:

"Only through clear understanding by every citizen of the objectives, organization, and availability of the Government agencies, can they render truly effective service and assure progress toward economic security."

**The United States Emergency Service** was established by the National Emergency Council in March, 1934, primarily to aid Washington visitors seeking general information or contact with some particular phase of governmental activity. Inquiries are answered in person, by telephone, or by mail. The Service assists the public in obtaining information or making contacts with various departments. It also assists all Government departments in serving the public through the proper routing of inquiries.

A trained staff—equipped with charts, indexes and files—is able to supply names, rooms, telephone numbers and information as to specific functions. Visitors desiring interviews are directed to the proper offices where interviews may be arranged. Miss Harriet M. Root is the director.

NATIONAL RECOVERY ADMINISTRATION—*June 16, 1933, extended Sept. 4, 1935*

Executive Order No. 7075 terminated the National Industrial Recovery Board, and established the Division of Review, the Division of Business Cooperation, and an Advisory Council to aid the purposes of the NATIONAL RECOVERY ADMINISTRATION. The purpose in extending the NATIONAL RECOVERY ADMINISTRATION is to concentrate and summarize all of the information that the NRA has obtained in relation to the effect on industry of code administration and to collect information in regard to the effects on industry—both employers and employees—of the abandonment of code administration.

Of interest to those concerned with housing is one of their studies: "Building Material Prices (Chart Study) Compiled for the Hearing on Price Provisions of the Codes of Fair Competition" (Jan. 9, 1935). Available, free of charge.

NATIONAL RESOURCES COMMITTEE—*June 15, 1935*

By Executive Order, the NATIONAL RESOURCES BOARD was abolished and the NATIONAL RESOURCES COMMITTEE established, effective June 15, 1935.

This Committee is definitely concerned with progressive policies for regional development and occupies an increasingly important place in local and national planning. To this end it initiates research and makes recommendations to the Administration. It gives direct assistance to State Planning Boards and encourages county and local planning. The resultant influence on cities, communities and homes, is vitally important to the prospective home builder.

All progressive cities have zoning ordinances and many have city plans. Every prospective home builder or owner should be encouraged to familiarize himself with such plans as may exist, as in no other way can he get a clear picture of probable developments—business, industrial, or residential—which determine the future value of his home. In self-protection, purchasers and builders should obtain all the information which may be available. Zoning ordinances can be found in the office of the city engineer or the city clerk. City plans, if such exist, can be found in the same offices or in the headquarters of the city planning commission, if there be one.

From a section of the Report of the National Resources Board\* which deals with housing, their attitude is definitely indicated by the following:

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\* The National Resources Board has published (1935–1936) a series of important documents on the resources of the country and on matters of city, state and regional planning. No housing program of any considerable magnitude should be undertaken without careful study of these reports.

“The success of the housing program depends upon preventive as well as corrective measures. It is only partially effective to provide new housing of *any* standard if no steps are taken to eliminate existing sub-standard housing and to prevent the recurrence of existing conditions.

“In most of our cities we have building and sanitary codes governing the construction of new housing but legislation or enforcement of legislation is lacking to govern cases of dilapidation, deterioration, and insanitation far below the standard requirements for new structures. Many States have laws to protect the public against tubercular cattle as well as laws to insure a pure milk or water supply. Such laws require a definite standard of housing for cattle to protect the public, but laws to enforce corresponding standards for human housing are often not as definite or as vigorously enforced.”

The Report outlines the following necessary steps for the establishment of a housing program:

1. Agreement of authorities on what constitutes sub-standard housing according to regional or sectional divisions, differentiating between rural and urban.
2. Public realization of the physical, moral, and economic liabilities represented by sub-standard housing.
3. The reflection of this realization in judicial decisions.
4. Enforcement of existing laws relating to the destruction of obsolete and dangerous buildings.
5. Enactment of further needed legislation.

## NAVY DEPARTMENT

The BUREAU OF YARDS AND DOCKS of the Navy Department has charge of the planning and construction of public works and utilities of the naval shore establishment and the housing of civilian, Navy and Marine Corps personnel. Their long experience in planning, construction and management might well be of value to the housing field.

PUBLIC WORKS ADMINISTRATION—*Housing Division*

(See HOUSING DIVISION, PWA, page 63.)

## *Reconstruction Finance Corporation*

### RFC MORTGAGE COMPANY\*

While not definitely in the home-financing field, the RFC indirectly plays a part. It makes loans to certain agencies—governmental and private—which finance housing.

Through its subsidiary, the RFC MORTGAGE COMPANY, direct loans are made to owners of income-producing properties, including apartment houses and hotels, for the purpose of refunding and refinancing existing mortgages. It also makes loans for new construction of this character.

The RFC MORTGAGE COMPANY is one of the eight agencies with representation on the CENTRAL HOUSING COMMITTEE.

### RESETTLEMENT ADMINISTRATION\*—*April 30, 1935*

Under Executive Order of August 19, 1935, the President described the duties of the RESETTLEMENT ADMINISTRATION as follows:

“To administer approved projects involving relocation of destitute or low-income families from rural and urban areas, including the establishment, maintenance, and operation of communities in rural and urban areas; to make loans to help finance the purchase of farm lands, food, livestock, and necessary equipment by farmers, farm tenants, croppers, or farm laborers; to purchase land and devote it to the best possible use.”

Transferred to the RESETTLEMENT ADMINISTRATION were the activities of four agencies of the Government; the Division of Subsistence Homesteads of the Department of the Interior; Division of Rural Rehabilitation of the FERA; the Land Program of the FERA; and the Land Policy Section of the Agricultural Adjustment Administration.

The Subsistence Homestead Division had made plans for nearly 70 rural and suburban communities. On approximately 30 projects, work had been completed or actual construction had been started.

The FERA had projected some 60 rural communities and had taken nearly 300,000 farm families off direct relief in order to rehabilitate them in place through loans and grants. During the past year the Land Program of the FERA and the Land Policy Section of the AAA had initiated more than 250 projects in 45 states.

This large program has been divided into four main developmental departments: Land utilization, rural resettlement and rehabilitation,

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\* Member Central Housing Committee.

suburban resettlement, and management.\* Their announced schedule allots \$180,000,000 to rural rehabilitation and resettlement; \$31,000,000 to suburban resettlement; \$46,000,000 for purchase of submarginal land; and \$7,000,000 for the completion of subsistence homestead projects begun by the Department of the Interior.†

The **Rural Resettlement Division** is principally concerned with the problems of families living on marginal and submarginal land which it is proposed to divert to more useful ends. The present program provides for the removing and rehousing of 11,000 stranded farm families to good land, utilizing the vacated areas for reforestation, conservation of wildlife, public parks and various recreational purposes.

In rehabilitation work the families are taken from relief rolls and funds are advanced to them with which to purchase equipment, livestock and supplies. They are assisted in leasing new land and given guidance in farm and home management.

Resettlement is considered a more permanent undertaking and candidates are selected without the limitations of relief needs. Selected for assistance are capable tenant farmers; dependable families from the rehabilitation cases; families living on unproductive land; and young married couples financially unable to obtain land but who are considered developmental material for agricultural homesteads. In all cases the client is obligated to repay all advances made to him, and gives notes secured by land, crops and other property. The present program contemplates assisting 525,000 farm families in this manner.

The **Suburban Resettlement Division** has made preliminary studies of the economic background of some of the principal industrial cities to determine suitable locations for satellite towns, and has begun the construction of rural-industrial communities in the suburban areas of four large cities, which were chosen on the bases of availability of raw land, present housing shortage and prospects for a substantial economic future. The communities will provide housing for 3,500 families under the present program, with room for considerable planned growth later. Each community is surrounded by a green belt of farms and forests, which saves the land and brings farmers and town dwellers into direct social and economic contact with one another. Plans are developed by a Washington staff of architects, engineers and town planners, and then sent to the projects for execution.

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\* Since this original classification of the work of the Resettlement Administration there has been a reorganization which includes six main divisions as follows: land utilization, rural resettlement, rural rehabilitation, suburban resettlement, construction, and management.

† See Subsistence Homesteads, page 168 *et seq.*

## THEORY OF A COMMUNITY DEVELOPMENT

Based on the economic theory that populations adjust themselves to industry, not industry to populations, a community may be developed by an initial purchase of land which has agricultural possibilities and is situated in an area of stranded or low-income population.

According to an official release on January 6, 1936, the Resettlement Administration has approved the planning or construction of 228 projects for resettling rural families.

The statement comprises the following projects:

- 4 rural-industrial communities located near metropolitan areas
- 86 agricultural communities
- 73 infiltration projects
- 10 tenant purchase projects
- 3 forest communities
- 11 combination agricultural and infiltration projects
- 41 projects transferred to the Resettlement Administration from the Subsistence Homestead division of the Department of the Interior.

The Resettlement Administration also announced that 26 projects which were transferred from the Subsistence Homesteads division had been placed on an inactive list. These projects include those for which allotments had been made but for which no land had been purchased nor any construction begun.

In addition, proposals for 19 Subsistence Homesteads which have been transferred from the Department of the Interior have been placed on the inactive list. While plans had been completed for these projects no allotments were made. This action is taken on these two groups of projects, primarily, because these projects do not conform to accepted types being considered by the Resettlement Administration, and, secondarily, because funds are limited for the development of projects of this nature. Ten projects transferred from Subsistence Homesteads are pending for further study.

Agricultural communities will consist of contiguous areas of farm land on which will be constructed houses, barns and community facilities. The residents in these communities will derive their entire income from farming.

On infiltration projects the Resettlement Administration acquires land for the resettlement of farm families on individual farms in existing farming areas. Those located on infiltration projects may include farmers taken from the rural rehabilitation rolls or farmers who are given an opportunity to move from sub-standard land being purchased by the Resettlement Administration for conversion into parks, recreational areas, wildlife refuges and other public uses for which it is best adapted.

The four rural-industrial community projects are located at Berwyn, Maryland; Bound Brook, New Jersey;\* near Cincinnati, Ohio; and Milwaukee, Wisconsin.

Following a careful selection of community members, they are to be organized on a cooperative basis to direct the various group activities, such as farming, dairying, grazing, herding, lumbering, etc. Cash income may be derived from both agriculture and industry. Factories are established to process community products. These may include canning and cheese factories, furniture factories, metal and wood-working shops, with a certain amount of employment furnished through shops and services which accompany every community development. The farm lands would surround the village, with the factory sites near by.

### “GREENBELT” COMMUNITIES

According to an official release the Suburban Resettlement Division has already planned and is about to proceed with four so-called “greenbelt” communities, described as follows:

“Each will be enclosed with a protective strip, or ‘greenbelt,’ which will protect it from the encroachment and blight that has destroyed so many American neighborhoods in the past. In this greenbelt will be provided parks and recreation facilities for the inhabitants of the town and surrounding territory. In the second place, each will be designed so that the houses encircle the community. Automobile traffic will be diverted to the outer rim and a system of underpass walks will make it possible for children to attend school, run errands to the grocery and enjoy their games without ever crossing streets.”

The first of these projects is to be established at Berwyn, Maryland. It will adjoin the national research center which is to be the seat of experimental research for Agricultural Economics, Agricultural Engineering, Biological Survey, Soil Conservation, and Chemistry and Soils. When completed this research center comprising 5,555 acres and employing approximately 800 persons, will be the largest establishment of its kind in the world.

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\* As this book is being prepared for the press, the legality of the Bound Brook project has been definitely called into question by the courts. The effect of this decision upon the entire Resettlement Program is yet to be determined.

## *A Housing Laboratory*

In harmony with this research environment, the Suburban Resettlement Division in cooperation with the Bureau of Standards expects to establish a housing laboratory for the investigation of modern techniques and methods of construction, and will build demonstration houses for test purposes.

## *Management*

A number of the rural community projects have already reached the difficult stage of management with its many problems of health, education, recreation and the development of a permanent policy and plan of operation, not yet announced.

## *Regional offices of the*

### RESETTLEMENT ADMINISTRATION

- |   |  |
|---|--|
| NEW HAVEN, Conn., for<br>Connecticut, Delaware, Maine,<br>Maryland, Massachusetts, New<br>Hampshire, New Jersey, New<br>York, Pennsylvania, Rhode<br>Island, Vermont. | MONTGOMERY, Ala., for<br>Alabama, Florida, Georgia,<br>South Carolina.   |
| MADISON, Wisconsin, for<br>Minnesota, Michigan, Wisconsin.  | LITTLE ROCK, Ark., for<br>Arkansas, Louisiana, Mississippi.              |
| URBANA, Illinois, for<br>Illinois, Indiana, Iowa, Mis-<br>souri, Ohio.  | LINCOLN, Neb., for<br>Kansas, Nebraska, North Da-<br>kota, South Dakota. |
| RALEIGH, N. C., for<br>Kentucky, North Carolina,<br>Tennessee, Virginia, West Vir-<br>ginia.  | STILLWATER, Okla., for<br>Oklahoma, Texas.                               |
|   | BERKELEY, Cal., for<br>Arizona, California, Nevada,<br>New Mexico, Utah. |
|   | DENVER, Col., for<br>Colorado, Montana, Wyoming.                         |
|   | PORTLAND, Ore., for<br>Idaho, Oregon, Washington.                        |

### RURAL ELECTRIFICATION ADMINISTRATION—*April 8, 1935*

The REA was established to initiate, formulate, administer and supervise a program of approved projects with respect to the generation, transmission and distribution of electric energy in rural areas.



The REA makes loans to public agencies, private utilities, and farm cooperatives for the construction of electric distribution lines in rural areas not now served. By this provision farm homes may soon have the economic conveniences and safety by which urban homes have long profited.

The vast possibilities of the impending program for rural electrification presage far-reaching changes in the whole character of rural life and agricultural production and while opposition to municipal power plants is strong in urban communities, it is probable that rural areas may soon be benefiting from the Federal Government's efforts to give them the great advantages of electric power.\*

#### TENNESSEE VALLEY AUTHORITY—*May 18, 1933 (see also page 170)*

The Tennessee Valley Authority has constructed houses for its own workers and has built on Government land, the town of Norris, Tenn., with an approximate population of 2,000.

The preliminary studies were done with great care, and special attention was given to the planning of single family houses with all modern conveniences to rent at low cost. These homes were designed for skilled, unskilled and professional workers and hence present an interesting experimental variety. A few apartment houses offer from one- to four-room apartments.

From the management side, there are the problems of maintenance and repair, as well as the development of social, educational and recreational activities.

Ten community cooperatives are now in operation and several others are being projected. These include fruit, berry and vegetable canning; seed potato cultivation; flour milling; dairying; and handicraft textiles. These activities are duly incorporated as the *Tennessee Valley Associated Cooperatives, Inc.*—*January 23, 1934.*

#### TREASURY, *Department of the*

**Model State Law on Eminent Domain:** The TREASURY Department has prepared a model State Law on Eminent Domain which is intended to expedite the acquisition of land needed for public works projects. As drawn, the Act will permit quick acquisition of land and has some novel features among which are a provision for a hearing by a master instead of the customary jury or commissioners, provision for testimony that the

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\* For those interested is issued a free publication: "Light and Power on the Farm" (1935).

building is "unsafe or insanitary or a public nuisance," a provision for evidence of assessed valuation and affidavits of tax returns and a section which permits the petitioner to take possession of the land after the deposit of the amount of the judgment fixed by the Court, which holds an early hearing.

**The Procurement Division** of the Treasury Department (which includes the Office of the Supervising Architect) has, as one of its important functions, the letting of contracts for the construction, repair and maintenance of Government buildings, and is logically, therefore, one of the cooperating agencies in the National housing program.

**The Public Health Service** under the Treasury Department has played an essential part in the housing field by its valuable research work along lines of lighting, ventilation, water supply, sewage disposal, vermin control, sanitation and community health. It acts in an advisory capacity on construction projects and has made available much valuable printed material. A reprint of Nov. 2, 1934, from Public Health Reports, Vol. 49, No. 44, entitled The "Relation between Housing and Health," by Rollo H. Britten, Senior Statistician, is particularly illuminating. (See p. 34.)

## WAR DEPARTMENT

**QUARTERMASTER GENERAL'S OFFICE—CONSTRUCTION DIVISION.** This division has had long experience in providing housing for the officers and enlisted men of the regular Army, specifications and plans of which are available to housing groups.

One of their publications which might be of special value because so recently issued is, "Specifications for Construction of Double Non-commissioned Officers' Quarters at Fort Sam Houston." (Office of the QMG, Construction Division.)

## WORKS PROGRESS ADMINISTRATION—*April 8, 1935*

This Administration provided unemployed white collar workers to collect the data connected with those two invaluable projects—the Real Property Inventory of 64 cities and the Financial Study of Urban Housing covering 61 cities. Communities contemplating similar studies can secure advice and guidance based on the experience gained in these projects and can also be assisted in the matter of personnel.

From the foregoing brief descriptions of the fifty-odd divisions of the Federal Government concerned directly or indirectly with Housing, may be visioned the labyrinth of agencies, the mass of accumulated data and the wealth of experience which is located within the Government confines, alone.

The acute need of coordination was bound to make itself felt in the interest of any coherent National housing program. The Central Housing Committee (page 55) was the first step in such coordination.

By pooling all the evidence and experience which these Government agencies have accumulated over a period of years, the Central Housing Committee should find it possible to build a structure of legal and administrative machinery and establish a basis for economic policy and budgetary expenditure which would bring housing within the reach of most of the people of the United States who cannot meet the present costs of decent dwelling places.

## CLASSIFICATION OF SERVICE

It will be noted that many of these departments and divisions function in several fields. The following listing under service classifications† indicates their possibilities along lines of information, advice and experience.

### *Home and Community Planning*

Agriculture, Department of

Bureau of Agricultural Engineering

Bureau of Home Economics

Commerce Department

Bureau of Standards—

Division of Building and Housing

\*Federal Home Loan Bank Board—Advisory Service

\*Federal Housing Administration

Home Owners Loan Corporation

\*Housing Division, PWA

Labor Department

Bureau of Labor Statistics

National Resources Committee

\*Resettlement Administration

\*Treasury Department

Public Health Service

Agriculture, Department of

Bureau of Agricultural Engineering

Experiment Stations, Office of

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† Adapted from "Services of the Federal Government to Home Owners and Tenants."

\* Have representatives on Central Housing Committee.

- Extension Service
- Bureau of Home Economics
- Forest Products Laboratory
- Commerce Department
  - Forest Products Division
    - National Committee on Wood Utilization
  - National Bureau of Standards
    - Division of Building and Housing
- \*Federal Home Loan Bank Board
- \*Federal Housing Administration
- \*Housing Division, PWA
- Interior Department
  - Bureau of Mines
- Labor Department
  - Bureau of Labor Statistics
- National Recovery Administration
- Navy Department
  - Bureau of Yards and Docks
- \*Treasury Department
  - Procurement Division
  - Public Health Service
- Veterans Administration
  - Construction Division
- War Department
  - Construction Division—Quartermaster General's Office

## RESEARCH AND STATISTICS AND STUDIES

- Agriculture, Department of
  - Bureau of Agricultural Economics
  - Bureau of Home Economics
- Central Statistical Board
- Commerce Department
  - Bureau of the Census
  - Bureau of Foreign and Domestic Commerce
  - National Bureau of Standards
- \*Farm Credit Administration
- \*Federal Home Owners Bank Board
- \*Federal Housing Administration

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\* Have representatives on Central Housing Committee.

- \*Housing Division—PWA
  - Justice, Department of
  - Labor Department
    - Childrens' Bureau
    - Bureau of Labor Statistics
  - National Resources Committee
- \*Resettlement Administration
  - Rural Electrification Administration
  - Tennessee Valley Authority
- \*Treasury Department
  - Public Health Service
  - United States Information Service
  - Works Progress Administration

### CREDIT AND FINANCE

- Electric Home and Farm Authority
- \*Farm Credit Administration
  - Production Credit Corporations and Associations
- \*Federal Home Loan Bank Board
  - Federal Savings and Loan Associations
  - Federal Home Loan Bank System
  - Federal Savings and Loan Insurance Corporations
  - Home Owners Loan Corporation
- \*Federal Housing Administration
- \*Reconstruction Finance Corporation
  - RFC Mortgage Companies
- \*Resettlement Administration
  - Rural Electrification Administration

### GOVERNMENT CONSTRUCTION

- Alley Dwelling Authority (D. C.)
- \*Housing Division, PWA
  - Interior Department
    - Bureau of Indian Affairs
    - National Park Service
  - Navy Department
    - Bureau of Yards and Docks
- \*Resettlement Administration

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\* Have representatives on Central Housing Committee.

Tennessee Valley Authority  
Veterans' Administration  
    Construction Division  
War Department  
    Construction Division Quartermasters' Office

### MAINTENANCE AND MANAGEMENT

Agriculture, Department of  
Alley Dwelling Authority (D. C.)  
Commerce Department  
\*Farm Credit Administration  
Home Owners' Loan Corporation  
Interior Department  
    Bureau of Indian Affairs  
    National Park Service  
\*Navy Department Public Works Administration Housing Division  
\*Reconstruction Finance Corporation  
    RFC Mortgage Company  
\*Resettlement Administration  
    Management Division  
Tennessee Valley Authority  
Veterans Administration  
War Department  
Works Progress Administration

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\* Have representatives on Central Housing Committee.

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CHAPTER FOUR

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LOOKING BACKWARD  
*and Forward*







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## LOOKING BACKWARD—AND FORWARD

For more than sixty years, sporadic low-rent housing projects have been carried into effect in our various cities. In New York, the City and Suburban Homes Corporation dates back to 1896, when the architect, Ernest Flagg, won the award for a model tenement which was built on West 68th Street in 1898. Even older than this is the Boston Cooperative which is still functioning but has had difficulty surviving the depression.

All "housers" are more or less familiar with the Henry Phipps Houses, Inc.; the Alfred T. White tenements of Brooklyn; Cincinnati Model Homes; etc. One of the oldest and by far the most important of such undertakings, however, is the Octavia Hill Association houses of Philadelphia which represent a long experience in the rehabilitation and management of low-rental housing.\*

### *The United States Housing Corporation*

During the World War, the United States Housing Corporation and the Emergency Fleet Corporation entered upon various large-scale housing projects for groups of industrial war workers. Much of the experience and information concerning these activities is available only in part because as soon as the war was over there was a concerted effort on the part of various interests to sabotage both the work already accomplished and the value of the documentary evidence which was accumulated by experts in the field engaged in pioneering work.

### *Better Homes in America*

In 1922 and 1923, Mrs. William Brown Meloney, as editor of the *De-lineator*, initiated and conducted a "Better Homes Campaign" which made such an appeal and was so warmly supported that late in 1923 it was decided to incorporate it on a national basis. A three-year grant was obtained from the Laura Spelman Fund (subsequently renewed). The movement was incorporated with the Honorable Herbert Hoover as President and Mrs. Meloney, Vice-President; Dr. John M. Gries of the Division of Building and Housing, U. S. Department of Commerce, was Treasurer

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\* Fullerton L. Waldo: "Good Housing that Pays—Octavia Hill Association;" the Harper Press, 1917.

and George W. Wilder, owner of the *Delineator*, was one of the Trustees. Miss Grace Abbott of the Childrens' Bureau and Edwin H. Brown, director of the "Small House Service Bureau" of the American Association of Architects, were among the directors.

The program was one of education; saving for home ownership; simplification of home management; development of home economics; the beautification of homes and home life; the practical planning of small homes; and other related problems.

In 1924 the organization moved to Washington, D. C., but subsequently returned to New York, opening headquarters at 101 Park Avenue, under the direction of Professor James Ford of Harvard University, a man with a long and splendid record in the field of housing.

In its work of home improvement, Better Homes in America cooperated closely with the Department of Agriculture, Home Economics Division; Parent-Teachers' Association; Chambers of Commerce; and many other governmental, civic and welfare organizations.

In 1930, it reported over 7,000 committees throughout the country, organized in the interests of better homes in America.

Recently (1935) this organization was absorbed by the Purdue Foundation of Purdue University with an interesting research program of better housing under the direction of Benjamin Franklin Betts, an architect with wide experience in the housing field. (See also Purdue University, pages 45 and 155.)

### ***American Homemakers, Inc.***

Another home improvement group was organized as "American Homemakers, Inc.," with headquarters at the Eastern States Exposition Grounds, Springfield, Mass., Mrs. James J. Storrow, President. The primary function of this organization was to establish Home Information Centers, under a paid or volunteer director, prepared to advise on problems of food, clothing, child welfare and training, recreation and other matters relating to family life. Well organized centers have been established in many of the New England cities and towns.

### ***President's Conference on Home Building and Home Ownership***

In 1930, the "President's Conference on Home Building and Home Ownership" collected and analyzed a vast amount of valuable data on various aspects of home building and home ownership, subsequently pub-

lished in eleven volumes under the editorship of John M. Gries and James Ford.\*

The ten volumes which contain reports and deliberation on the housing conditions, problems and possibilities of improvement are a rich store of valuable information and opinion. While the main emphasis reflected President Herbert Hoover's ideas of home ownership anyone disposed to go over this series of reports will find honest expressions of opinion and factual evidence which reflect economic conditions at variance with this point of view.

### *National Housing Association*

Established in 1910, the National Housing Association was probably the most important pioneer organization in the housing field. It has aided and promoted educational campaigns; drafted and secured the enactment of enabling legislation; established housing standards; has initiated and conducted housing conferences; and has suffered the tribulations and discouragements of all pioneering undertakings.

Mr. Robert W. de Forest was the first president; Mr. John M. Glenn of the Russell Sage Foundation, the treasurer; and Mr. Lawrence Veiller, secretary and director. These are all names which will go down the years in the history of good housing.

Mr. Veiller was the author of the Tenement House Act of 1901 which was the model legislation of that period. In 1920, he drafted the Model Housing Law which for long has served as a legislative guide for many states and municipalities.

The organ of the Association is the magazine *Housing*, an excellent quarterly. *Housing Problems in America* (proceedings of the National Housing Association's conference) contains valuable and suggestive material and, in a sense, constitutes the history of the militant housing movement of nearly a generation.

### *Signs of Acceleration*

Through the activities of such organizations as the National Housing Association; the National Conference on City Planning; the American

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\* "President's Conference on Home Building and Home Ownership," XI volumes: I. Planning for Residential Districts; II. Home Finance and Taxation; III. Slums, Large Scale Housing and Decentralization; IV. Home Ownership, Income and Types of Dwellings; V. House Design, Construction and Equipment; VI. Negro Housing; VII. Farm and Village Housing; VIII. Housing and the Community—Home Repair and Remodelling; IX. Household Management and Kitchens; X. Homemaking, Home Furnishing and Information Services; XI. Housing Objectives and Programs. Edited by John M. Gries and James Ford, 1932.

City Planning Institute; the Regional Planning Association of America; and others, foundations were laid for the housing movement, eventuating in the efforts of the Federal Government to finance and promote low-rental homes.

### ***National Public Housing Conference***

In 1932, the National Public Housing Conference was organized with Mrs. Mary Simknovitch as president; Herbert B. Swope, treasurer; and Miss Helen Alfred, secretary. The organization has a strong membership of some 600 individuals and organizations and has declared itself "*Interested in promoting good housing for that part of the population for whom private business has failed to make adequate provision.*"

This organization played an important part in the social engineering of the Astor project of "First Houses" located in a sub-standard area of New York City, the first Federal undertaking of this character to be completed and occupied. (See page 173.)

### ***Housing Study Guild***

The Housing Study Guild was organized in 1933 and a distinguished group of advisers, architects, city planners and others comprising the membership, began the assembling of basic data necessary for the study of technical, social and economic problems connected with large scale housing and community planning. The Guild prepared a series of studies and reports embodying the findings of a number of research projects which were made available to the public in various forms. The Blighted Area rehabilitation study of a section of Astoria in the Borough of Queens, New York, by Aronovici, Churchill, Lescaze, Mayer and Wright, was an outgrowth of the Housing Study Guild's activities. The valuable library collection by this organization has been generously loaned to housing agencies in Washington for the use of the training course for managers, referred to elsewhere.

### ***National Conference on Slum Clearance***

The National Conference on Slum Clearance, under the leadership of Ernest Bohn, was also organized in 1933 with the idea of bringing about an exchange of ideas, plans and experiences, among public officials, architects, engineers, social workers, manufacturers, realtors and other groups interested in the closely related fields of slum clearance, city and regional planning and adequate housing, particularly for the low-income groups. The broader aspects of housing in terms of neighborhoods and community developments, stabilized real estate values, etc., were receiving more and more intensive study and attention.

### *Important Factual Data*

Three important studies were undertaken by the Federal Government at approximately this juncture: the Rural Housing Survey under the auspices of the Department of Agriculture; and the Real Property Inventory and Financial Study of Urban Housing (*q. v.*) under the direction of the Department of Commerce.

The figures resulting from these studies, together with income figures made available by the Brookings Institution in their publication "America's Capacity to Consume," provided factual bases greatly needed for any sound housing program dependent upon public approval and legislative action.

### *Needed: A Clearing House*

After Congress passed its first housing legislation in 1932 (and later, the important and far-reaching Federal Housing Act), there came into being a rapid succession of alphabetical authorities and organizations, Federal, State and local.

## THE NATIONAL ASSOCIATION OF PUBLIC HOUSING OFFICIALS

The complications of many already existing but uncoordinated private agencies plus continually multiplying new ones resulted in an inevitable chaos. Out of the whirlpool emerged the **National Association of Public Housing Officials**, an organization which promises to be the necessary clearing house for information, education and technical training. With a rapidly growing membership, this organization seems destined to be the driving force which will develop a national housing program. From one of their descriptive pamphlets is taken the following:

"In 1932 Congress first passed laws that recognized the national government's concern in low-cost housing. Since then housing legislation and the number of housing officials in this country have grown very rapidly. Now, in addition to statutes authorizing Federal housing agencies such as the Housing Division of the PWA, the subsistence homestead section of the Resettlement Authority, the Federal Housing Administration; the Federal Home Loan Bank Board, and the HOLC, fifteen States have laws providing for the regulation of limited-dividend housing corporations and fifteen States have legislation for establishing either local or State housing authorities or other bodies with power to

own or operate low-cost housing. Local authorities have been duly established in fifteen cities, two States have housing authorities, two cities are undertaking projects under home-rule charter powers, three cities have official advisory housing commissions and literally dozens of other communities are engaged in preliminary studies and surveys looking to definite housing programs. Not counting employees of the Federal government, over 200 housing officials have taken office within the last few months and other hundreds of responsible citizens have become interested for the first time in the possibilities of rebuilding the poorer residential sections of their cities.

“This rapid establishment of housing agencies is encouraging but unfortunately the body of information and experience in this country on which the newly appointed officials can draw is very small and is limited mainly to the largest cities. The major immediate purpose of the National Association of Housing Officials is to offset as far as possible this lack of background and experience by facilitating the exchange of ideas and information among housing officials and other interested persons, by advising on local studies and surveys so that they will produce the most usable results, by bringing about a clearer understanding of problems and methods among local, State and Federal officials, and by drawing upon European experience to the extent that is applicable to American conditions and problems.”

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





CHAPTER FIVE

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**ESSENTIAL ELEMENTS**  
*in a Housing Program*



## COLUMBIA UNIVERSITY HOUSING



































INTEREST	LAND FREE	LAND \$1 PER SQ FT.	LAND \$2 PER SQ FT.	LAND \$3 PER SQ FT.	LAND \$4 PER SQ FT.
0 %	 9.4%	 9.9%	 10.5%	 11.0%	 11.6%
1 %	 10.8%	 11.8%	 12.7%	 13.6%	 14.5%
2 %	 12.3%	 13.6%	 14.9%	 16.2%	 17.5%
3 %	 13.8%	 15.5%	 17.1%	 18.8%	 20.4%
4 %	 15.3%	 17.3%	 19.3%	 21.4%	 23.4%
5 %	 16.8%	 19.2%	 21.5%	 23.9%	 26.3%
6 %	 18.2%	 21.0%	 23.8%	 26.5%	 29.3%

**PERCENTAGE OF \$1200 INCOME SPENT FOR RENT AS  
EFFECTED BY VARYING LAND COST AND INTEREST RATES**

**GRANT 30% OF LABOR AND MATERIAL**






































## ORIENTATION STUDY

LAND \$5 PER SQ.FT.	LAND \$6 PER SQ.FT.	LAND \$7 PER SQ.FT.	LAND \$8 PER SQ.FT.	LAND \$9 PER SQ.FT.	LAND \$10 PER SQ.FT.
 12.1%	 12.7%	 13.2%	 13.8%	 14.3%	 14.9%
 15.5%	 16.4%	 17.3%	 18.2%	 19.1%	 20.1%
 18.8%	 20.1%	 21.4%	 22.7%	 23.9%	 25.2%
 22.1%	 23.7%	 25.4%	 27.1%	 28.7%	 30.4%
 25.4%	 27.4%	 29.5%	 31.5%	 33.5%	 35.5%
 28.7%	 31.1%	 33.5%	 35.9%	 38.3%	 40.7%
 32.0%	 34.8%	 37.6%	 40.3%	 43.1%	 45.9%

**GOVERNMENT LOAN ON BALANCE OF COST**  
**AMORTIZATION ON LAND AND BUILDING OVER**  
**PERIOD OF 35 YEARS**

## COLUMBIA UNIVERSITY HOUSING

INTEREST	LAND FREE	LAND \$ 1 PER SQ.FT.	LAND \$ 2 PER SQ.FT.	LAND \$ 3 PER SQ.FT.	LAND \$ 4 PER SQ.FT.
0 %					
	\$ 9.36	\$ 9.91	\$ 10.46	\$ 11.01	\$ 11.56
1 %					
	\$ 10.84	\$ 11.76	\$ 12.68	\$ 13.60	\$ 14.52
2 %					
	\$ 12.32	\$ 13.61	\$ 14.90	\$ 16.19	\$ 17.48
3 %					
	\$ 13.80	\$ 15.46	\$ 17.11	\$ 18.77	\$ 20.43
4 %					
	\$ 15.28	\$ 17.31	\$ 19.33	\$ 21.36	\$ 23.38
5 %					
	\$ 16.76	\$ 19.15	\$ 21.54	\$ 23.93	\$ 26.32
6 %					
	\$ 18.23	\$ 20.99	\$ 23.75	\$ 26.51	\$ 29.27

EFFECT OF VARYING LAND COST AND INTEREST RATES  
ON MONTHLY APARTMENT RENTAL

GRANT 30% OF LABOR AND MATERIAL

## ORIENTATION STUDY

LAND \$5 PER SQ.FT.	LAND \$6 PER SQ.FT.	LAND \$7 PER SQ.FT.	LAND \$8 PER SQ.FT.	LAND \$9 PER SQ.FT.	LAND \$10 PER SQ.FT.
● ◀	● ◐	● ◑	● ◒	● ◓	● ◔
\$ 12.11	\$ 12.66	\$ 13.21	\$ 13.76	\$ 14.31	\$ 14.89
● ◕	● ◖	● ◗	● ◘	● ◙	● ● †
\$ 15.45	\$ 16.36	\$ 17.29	\$ 18.21	\$ 19.13	\$ 20.05
● ◚	● ● †	● ● ▶	● ● ◐	● ● ◑	● ● ◒
\$ 18.77	\$ 20.06	\$ 21.35	\$ 22.64	\$ 23.93	\$ 25.21
● ● ▶	● ● ◐	● ● ◑	● ● ◒	● ● ◓	● ● ● †
\$ 22.09	\$ 23.74	\$ 25.40	\$ 27.06	\$ 28.71	\$ 30.37
● ● ◔	● ● ◕	● ● ◖	● ● ● ▶	● ● ● ◐	● ● ● ◑
\$ 25.41	\$ 27.43	\$ 29.46	\$ 31.48	\$ 33.51	\$ 35.53
● ● ◒	● ● ● ▶	● ● ● ◐	● ● ● ◑	● ● ● ◒	● ● ● ◓
\$ 28.71	\$ 31.10	\$ 33.49	\$ 35.88	\$ 38.27	\$ 40.69
● ● ● ▶	● ● ● ◐	● ● ● ◑	● ● ● ◒	● ● ● ◓	● ● ● ◔
\$ 32.02	\$ 34.79	\$ 37.55	\$ 40.31	\$ 43.07	\$ 45.86

GOVERNMENT LOAN ON BALANCE OF COST  
AMORTIZATION ON LAND AND BUILDING OVER A  
PERIOD OF 35 YEARS

● REPRESENTS \$10

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## PRELIMINARY STUDIES AND SURVEYS\*

Any local housing program should be preceded by an adequate study or survey which will show clearly the existing conditions with convincing interpretations of the underlying needs. Such program should look forward at least ten years, or longer if possible.

Hundreds of surveys are on file in various places. A bibliography of them can be obtained from the Library of Congress, the Housing Study Guild, Russell Sage Foundation, the National Association of Housing Officials, The New York City Welfare Council Housing Committee, and probably from many other housing organizations (see list under Agencies and Organizations) as well as from many of the more important libraries.

For technical procedure, again the National Association of Housing Officials has issued a valuable booklet entitled "Public Housing Surveys—An Outline of Survey and Planning Procedure for Low-Cost Housing."

They suggest the following as sources for existing material, or assistance in obtaining material:

### *Sources of Information*

#### U. S. DEPARTMENT OF COMMERCE

Bureau of Standards: Division of Building and Housing.

Bureau of the Census:

" . . . . . be sure to inquire about tract data . . . . . from which most worthwhile information can be found, for example, on population shifts, changes in family size, movements of nationality and race groups."

Bureau of Foreign and Domestic Commerce:

The Real Property Inventory is a valuable source of information.  
Also Financial Study of Urban Housing.

#### U. S. DEPARTMENT OF LABOR

Bureau of Labor Statistics

#### U. S. TREASURY DEPARTMENT

Public Health Service

#### POST OFFICE DEPARTMENT

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\* See list of Surveys under "Reference Material."

**CITY PLANNING STUDIES:**

Plans and studies for parks, playgrounds, transportation, development studies of land use prior to the drafting of zoning ordinances and related to subsequent changes in zoning, studies of utility companies relative to city growth and population shifts.

**SOCIAL WELFARE ORGANIZATIONS:**

Information on the social aspects of housing; living habits of low wage earning groups; special studies of social problems as related to housing.

**PUBLIC RELIEF ORGANIZATIONS:**

Rentals paid by relief agencies and standards of expenditures for living.

**INSURANCE ATLASES (SANBORN MAPS):**

Nature and location of buildings on the land.

**REAL ESTATE BOARDS:**

Occupancy-vacancy surveys, surveys of market activity in various types of real properties.

**EDUCATIONAL INSTITUTIONS:**

School census; studies by colleges and universities.

**DEPARTMENTS OF LOCAL GOVERNMENT:**

Health Department, Department of Building Inspection, Police Department, Fire Department or Fire Prevention Bureau, Tax Assessor's Office.

**STATE GOVERNMENT:**

Housing Boards, Industrial Commission, Department of Health, Tax Commission.

**ANTI-TUBERCULOSIS ASSOCIATION:**

Relation of congestion and poor housing to tuberculosis.

**CIVIC BETTERMENT ORGANIZATIONS:**

Improvement associations, civic study groups, associations or boards of commerce, service groups such as Rotary and Kiwanis.

**BOY SCOUTS AND GIRL SCOUTS OR SIMILAR ORGANIZATIONS:**

In some cases the local or national boards of these organizations have conducted studies of such subjects as juvenile delinquency, and recreational facilities available to boys and girls.

## ENABLING LEGISLATION\*

With the advent of the Federal Government in the development of housing projects and the promotion of State and local housing activities it became clear that State and local legislation would be needed in order to set up adequate housing machinery. The movement to meet this need has gone forward under the leadership of the National Public Housing Conference and the National Associations of Public Officials. The following excerpt from the literature of the National Association of Housing Officials covers the subject broadly:

“For executing low-cost housing and allied work locally, many types of agencies have proved effective in different conditions; they range from direct action by communities of the elected city councils, the method common in England, through different types of housing authorities and boards, to the various limited-dividend corporations or societies initiated by cooperative societies, labor organizations, or other groups of private citizens, or promoted as agents of the public. These have been extensively used in different parts of the world. There is no reason to confine the work to any one class of agency, provided the conditions of responsibility, independence and integrity are properly secured, and the agency is required to work in the public interest for low-cost housing and not for the making of profits beyond a prescribed rate of return on capital. Any housing legislation might well enable various types of agency to work locally. They would, of course, be subject to the approval of the Federal or State authorities concerned, and their operations and finance would be subject to regulation and control.”

The National Association of Housing Officials issued a pamphlet entitled “State Laws for Public Housing—a Memorandum on the Drafting of Enabling Acts for Public Housing Agencies” which gives indispensable information and guidance. The director states that in the preparation of the memorandum they have consulted with legal representatives of the government housing activities for the purpose of having their suggestions conform to the legal administrative program.

The very knotty problem of eminent domain is discussed as well as the almost equally technical one of tax status. Condemnation procedures, foreclosures, liens, bonds and other legal factors are dealt with.

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\* For list of enabling laws related to the National Housing Act, by States with dates of approval, see Appendix, page 180.

## NEW YORK MUNICIPAL HOUSING LAW

The National Public Housing Conference has summarized very clearly the New York Municipal Housing Authorities Law which might be a useful and suggestive guide for those drafting enabling legislation as follows:

The **Municipal Housing Authorities Law** is an amendment to the State Housing Law and provides for the establishment, organization, operation and dissolution of Municipal Housing Authorities.

Its purpose is to enable cities in New York State to take the necessary steps to clear slums, to provide housing accommodations for persons of low income, and to receive the grants and loans available for these purposes to public agencies under the terms of the National Industrial Recovery Act.

Under the bill, any city in the State may establish an Authority upon the passage of a resolution by its local legislative body and upon the appointment of five members of the Authority by the mayor. The terms of the first members are one, two, three, four and five years, respectively, and thereafter the term of office is five years. The members serve without compensation.

An Authority is empowered to prepare, carry out and operate projects. A project is a plan or undertaking for the clearance, replanning and reconstruction of a substandard or unsanitary area. As a part of such a plan, the Authority may provide, for persons of low income, housing accommodations either in said area or elsewhere in any section of the city. Under this provision the right of an Authority to build outside of slum areas is incidental to a slum clearance plan. An Authority is not given the unrestricted right to build outside of slum areas. Each project must be submitted to the State Board of Housing, which must transmit its criticisms and suggestions.

An Authority may acquire real property by purchase and it may exercise the power of eminent domain. It may request the city to institute eminent domain proceedings and when the city acquires title to the property, it can convey it to the Authority upon receiving payment therefor.

The property of an Authority is to be exempt from all State and municipal taxes. However, in lieu of taxes, an Authority must pay to the city a sum fixed annually by the city, which cannot exceed in any one year the sum last levied as an annual tax upon the property of the Authority prior to the time of its acquisition by the Authority. In other words, the amount to be paid annually by the Authority to the city rests in the discretion of the city, subject to the foregoing maximum limitation.

An Authority may issue bonds. The State or city is not liable on the bonds or for the debts or obligations of an Authority.

## *Housing Authorities Law of Wisconsin*

The Board of Public Land Commissioners of Milwaukee has drafted a very thorough Housing Authorities Law which should prove useful to other municipalities. It can be found in the 1935 State Laws of Wisconsin, Chapter 525, or can be obtained in mimeographed form from the Board of Public Land Commissioners of that State.

## *Bills Before Congress*

Friends of good housing should be familiar with such housing bills as are presented to Congress. During the 74th Congress two noteworthy ones were introduced in the Senate (S. 2392) and House (H.R. 7399) by Senator Wagner and Congressman Ellenbogen, respectively. At the present writing the bill (Senate 4424; House of Representatives 12164) is a combination of the two earlier bills prepared separately by Senator Wagner and Representative Ellenbogen with certain changes intended to meet the present needs. While the bill is not ideal it is a step in advance of what has so far been possible under the various recovery acts which have so often brought in housing through some back alley.

The bill was not enacted into law during the 1936 session of Congress. It is certain, however, that in case it does find favor with Congress and the President of the United States, it will undergo few changes of a fundamental nature when again presented.

We can do no better for the reader than to quote in full the "Digest of Wagner-Allenbogen Housing Bills" made by Coleman Woodbury of the National Association of Housing Officials. The Digest follows:

"This bill provides for a permanent, full-time agency, called the United States Housing Authority, to discharge the Federal government's responsibility in the housing of families of low income. The phrase 'families of low income,' is defined in the bill as 'families who cannot afford to pay enough to induce private enterprise in their locality to build an adequate supply of decent, safe and sanitary dwellings for their use.'

"The bill also deals with 'public housing agencies,' which are State or local governmental bodies with power to develop and administer low-rent housing. They include what are commonly called local housing authorities. It also refers to 'public housing societies,' which are non-profit corporations or cooperatives under the supervision and control of the Authority. The members of these societies are persons of low income who need and are interested in securing better housing. 'Limited profit agencies' are cooperatives, limited-dividend, or non-profit corporations strictly regulated by law or by the Authority.



“The bill also recognizes the distinction between slum clearance and low-rent housing. Slum clearance is defined as the demolition and removal of buildings from a slum area, regardless of the future use of the area, and may include the adaptation of the area to public purposes such as parks. The development of low-rent housing includes all steps in planning, financing, land acquisition, demolition of old buildings, construction, and equipment of adequate housing for families of low income. Thus it may include slum clearance.

“THE UNITED STATES HOUSING AUTHORITY: The United States Housing Authority is an independent corporate body of perpetual duration. It is controlled by a board of directors composed of five members. The Secretary of the Interior is a member of the board *ex officio* and the other four members are appointed by the President with the advice and consent of the Senate. The normal term of board members is five years. The original terms are staggered.

“The primary duty of the Authority is to assist local public housing agencies, by grants and loans, to provide decent low-rent housing in their localities. The Authority also has the right to develop and administer demonstration projects, both of low-rent housing and slum clearance, but only upon the request and with the advice of local official bodies or representative unofficial organizations or committees. Demonstration projects shall be sold as soon as practicable to local public housing agencies. Pending sale the Authority may lease (or contract for the management of) a demonstration project under specified conditions either to a public housing agency or a public housing society.

“The Authority also has various minor and subsidiary power, including the right to make surveys and studies and to encourage research and experimentation in various aspects of housing.

“In addition to determine technical standards for housing assisted by it, the Authority is specifically granted broad powers to make sure that the low-rent character of the housing is maintained and that it, therefore, does not come into direct competition with private building enterprise. These powers include, with proper protection of the rights of other possible mortgages, the right to take possession of, administer, and dispose of a low-rent housing project in the event that a local public housing agency does not preserve the project's low-rent character.

### *“Loans and Grants*

“The Authority is authorized to make loans at interest rates determined by it and to make grants to public housing agencies. The amount of the grant may not exceed 45% of the development of acquisition cost of the project. The grant may be paid in whole or in part of a lump sum. Any balance not so paid shall be paid in the form of fixed annual contributions over a period not exceeding 60 years. These annual contributions shall be equal to the amount that the unpaid balance of the grant would yield over the period in an annuity computed at the going Federal rate of interest.

“The Authority also may lend to limited profit housing agencies at interest rates not less than the going Federal rate. This type of loan may not exceed 85% of the value of the project. The aggregate of such loans shall not exceed 25,000,000 in any one year.

### *“Funds for the Authority*

“The funds made available to the Authority are rather less than the amounts many housing enthusiasts believe could be used to advantage. In addition to \$1,000,000 for subscription to the capital stock of the Authority, \$50,000,000 is appropriated and authorization is given for the appropriation of \$75,000,000 for the year ending June 30, 1938, and \$100,000,000 for each of the fiscal years ending June 30, 1939 and 1940. In addition, the Reconstruction Finance Corporation is to make advances to the Authority from time to time upon its request, at interest rates not exceeding the cost of the money to the Corporation plus one-eighth of one per cent. The amount of these advances shall not exceed \$100,000,000. Finally, the Authority is authorized to issue its obligations, guaranteed by the United States Government, in amounts not to exceed \$100,000,000 on or after July 1, 1936, and additional amounts of \$150,000,000 on or after July 1, 1937 and 1939.

“The Authority is authorized to enter into agreements with States and their political subdivision for the payment of annual sums in lieu of taxes on projects owned by the Authority. The amount so paid may not exceed the normal amount of taxes on the housing properties. Projects owned by local housing agencies are, of course, subject to State and local statutes having to do with the payment of taxes.”\*

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\* For comparative purposes examine: Report of the National Housing Committee on “A National Housing Policy,” P. S. King & Sons, Ltd., London, 1934; also W. Ivor Jennings, “The Law of Housing,” Charles Knight & Co. Ltd., London, 1935.

## SLUMS AND SLUM CLEARANCE

The movement for slum clearance has gained ground in the United States only within the last three years. There have been efforts toward slum clearance before, but these efforts have been sporadic, without a consistent official stamp or strong legal backing. Indeed, even the present effort toward slum clearance was rather a sequel of the failure to build new communities and a desire to conserve the integrity of established communities than a real effort to do away with obsolete conditions which were a liability as a financial investment and as a social utility.

While it is obvious to anyone familiar with the problems of the low wage earners that their rent paying resources cannot meet the cost of slum demolition in addition to the cost of new housing, the slum movement has been looked upon as a means of aiding the very class who could least afford to live in homes which would replace the slums. The recent experience of the United States Government to promote slum clearance through subsidy or financial assistance in the form of loans has made this point quite clear.

The legal problems involved in slum clearance have received considerable attention during the year 1935 and have resulted in several important decisions which have made housing history.

It is obvious that slum clearance of any magnitude is not the task of the individual owner and that the government must take a hand in the promotion of large scale operations for clearance. Any piecemeal clearance is ineffectual as it fails to rehabilitate the neighborhood and make any real investment in a slum area, by partial clearance, uneconomical.

When the Federal Government undertook slum clearance with the object of building new dwellings, the matter was taken to the Federal Courts. This was on the issue that slum clearance involves the condemnation of land and buildings and therefore the right to use the power of eminent domain for housing.

The Federal District Court of Western Kentucky in a decision involving the condemnation of four city blocks in the city of Louisville for the construction of low-cost housing and slum clearance projects under the provisions of Title II of the National Industrial Recovery Act (48 Stat. 195) held that this is not a proper exercise of the right of eminent domain. This decision was sustained by the United States Circuit Court of Appeals, Sixth Circuit.\*

While this decision by Federal Courts was still pending the New York City Housing Authority undertook, under the act creating the Authority,

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\* See Bulletin 51 of the National Association of Public Officials.

to condemn land for housing purposes in a slum area. The Supreme Court of the State of New York, County of New York, rendered a decision which is diametrically opposed to the Federal Court Decisions.\* This decision which was written by Justice McLaughlin clearly indicates that slum clearance is not a private use of land and states that "the use (slum clearance and public housing) is a public use, *i. e.*, to abolish disease breeding slums for the benefit of all the people of the state, and to furnish a limited portion of the public (readily ascertainable) living quarters which will prevent disease." Thus as far as New York State is concerned the right of eminent domain is broadened to take in the abolition of slums by public action.

There is one additional point that should be made in connection with slum clearance and that is the fact that the clearing of slums must go hand in hand with the construction of houses in which to house decently those who must vacate the slum areas. Any slum clearance which does not take into account the need for housing the slum dwellers during demolition and reconstruction may lead to increased congestion and a scarcity of housing resulting in higher rents. In fact slum clearance need not be associated with types of reconstruction which would provide low rental housing. The reconstruction which has taken place in New York and some other places has in fact resulted in higher rental housing than the evicted slum tenants could possibly pay. We should, therefore, begin to think of slum clearance as a public health measure independent of low cost housing requirements.†

## RESPONSIBILITY OF REALTORS

### *The Realtor Cross-Examines Himself*

While much that has been achieved in the way of decent housing standards is due to progressive real estate operators, many members of this important profession or business are still the main obstacles to a broad policy of community development and housing improvement. This latter group would do well to read in full the remarkable address delivered by Mr. J. C. Nichols of Kansas City, Missouri, at the Seventh Annual Convention of the National Association of Realty Boards. We cannot here quote the entire address, but the abstracts give some idea of the general philosophy which the Real Estate profession might adopt as its basis of professional work

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\* New York Law Journal, April 12, 1935. Borough of Manhattan, etc., vs. Andrew Mullet, *et al.*

† See "Demolition of Unsafe and Insanitary Housing." An outline of Procedure for a Comprehensive Program. National Association of Housing Officials bulletin. Also "Slum Clearance and Reconditioning of Insanitary Dwellings." 2 volumes: International Housing Association, 1935.

with better communities, more profits and surer investment in real property as results. Mr. Nichols said in part:

“How often is that suburban belt of realty just beyond the city limits a jumbled mass of property of varying and conflicting uses, not only destructive to values, but creating an immense burden and cost in its later conversion into well ordered city property, creating great expense later in providing playgrounds, parks, traffic ways, school lands and proper differentiation and segregation of uses of city property?

“How little thought, planning and effort is being given by the American Realtor to the proper control and development of land beyond our city limits, yet land that the Realtor generally proudly boasts will soon be a part, even if a deplorable part, of his great city.

### RESPONSIBLE FOR BUILDING CODE

“Is your city, or my city, full of fire hazards from improper control of buildings and lack of adequate, properly enforced building codes? Every real estate board should assume full responsibility for the building code of its city.

“Are the buildings in your city insanitary, producing a housing situation which is a disgrace to your profession?

“Are the apartments in your city being built according to standards which, in theory, none of us could approve?

“Are we piling up great masses of families in inflammable, poorly built kitchenettes and apartments that may be death-traps? Or of such construction as to soon be eyesores to their city?

*“Are we permitting the construction of individual homes of such flimsy character that the life savings of the buyer will be dissipated in a rapidly deteriorating structure, rather than a permanent home of joy and satisfaction throughout his years?\**

“Has your city a pleasing approach by river or railroad, or is the approach of your visitors almost the worst your city offers? One might as well enter the guest to his home through the coal chute in the basement as the manner in which many of our cities bring their guests into their community along railroad right-of-ways running through the most disorderly and ugliest sections of their city; alongside rubbish dumps, trash piles, ragged rear of lots, unkempt right-of-ways and the very worst appearance the city affords.

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\* Italics are ours.

## ARE STREETS ATTRACTIVE

“Do you try to make the furnishing and decorations of your streets such as lamp posts, fire plugs, trash cans, poles, wires, street signs, pleasing and attractive, or are they riotous clashing colors and conflicting designs, messing up the street scene in every direction?”

“Does ugliness confront the visitor to your city, equally injurious to the small town as to the great metropolis? Does ugliness confront the residents themselves of your city—conducive to crime, immorality, and a daily uninspired grind of human existence? Or does good order of things and beauty enlighten and charm your visitor, inspire and push forward your citizen to greater acts and greater deeds and a greater spirit of building?”

“Are there unsanitary conditions in our merchandise (*i. e.*, real estate)? Have we foul-smelling sewers, tolerated from long custom, rather than from actual need? Do we permit sewer outlets, endangering our water supply, or rendering unhealthy large areas of otherwise valuable property?”

“Have we provided the proper amount and distribution of parks, school and public playgrounds, so essential to city building? A place to play, to relax, to enjoy good fellowship, to make good citizens, to enjoy living in this beautiful world in which God has placed us?”

## STABILIZE PROPERTY VALUES

“Are real estate values stable in your city, or do they shift almost with each decade? Have you blighted residential areas, or abandoned business sections? Is your city building a constant process of building up and tearing down—an extravagant custom and a gigantic economic loss? Mr. Walter Stahler who, as Comptroller of the Metropolitan Life Insurance Company, lending more money on real estate than any other company in this country, has told me that *my estimate of a billion dollars a year is conservative for the losses resulting from improper encroachment of enterprises of undesirable and of conflicting character.*\* The permanency of location, permanent durable character of construction, stability of real estate investment through the centuries in European cities afford a most striking comparison with the constantly shifting locations and character of various sections of American cities, creating a condition causing loan companies to refuse to

\* Italics are ours.

lend more than fifty per cent on the value of property. The realtor can and should stabilize our property values, not only as a national economic saving insuring permanency of investment, but to justify the security for larger loans.

“Are you properly safeguarding and perpetuating the character of your residential subdivision by adequate building restrictions? Are you giving proper assurance to your clients that their property values will be maintained in your subdivision? There is a growing consciousness of the subdivider that he is not alone concerned in the values and prices at which he may sell lots in his subdivision, but that he has a professional responsibility for the maintenance of the value of the wares he sells his clients. There is also a growing sense of obligation on the subdivider to at least so handle his subdivision that it will not be a detriment to surrounding lands, but rather tend to lift the character of its particular section of the city—add values to its neighborhood, rather than capitalize and steal the values that others have created.

“..... Great responsibilities in city building are all of these, and yet, what group of men in civic life should challenge this responsibility more than the American Real Estate Boards?”\*

### *Land in Relation to Housing*

We cannot in this short digest of the housing problem deal in any detail with the land element except as it affects rents. It is obvious that the higher the land cost, the higher rent must be for the same unit of occupancy and that land costs stand in inverse ratio to the amenities that might be created in terms of open spaces essential in the development of a housing project. In view of this condition it is necessary to discover by what methods cheap land can be secured and land speculation and land sweating avoided.

### *Zoning*

By zoning regulations it is possible to limit the use of land both as to use, bulk and area. This limitation of use through legislative control contributes, under rational zoning, to keeping intensity of land use to a reasonable standard and maintaining land prices at a reasonable level.

### *Marginal Eminent Domain*

Where improvement and widenings of streets become necessary and the possibilities for acquiring land for these improvements become so burden-

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\* The entire reprint is worth reading. It is entitled “Responsibilities and Opportunities of a Real Estate Board” and can be obtained from The National Association of Real Estate Boards, 310 South Michigan Avenue, Chicago, Illinois.

some as to make them prohibitive the cities in some twelve states may venture under a process known as "excess condemnation" to condemn not only the property needed but additional property fronting on the proposed improvement. This property can later be sold by the municipality at the enhanced value resulting from the improvement. The city may even retain the excess land and use it for housing or other purposes. The Chrystie-Forsythe widening project on the lower East Side of New York is a good example of such a procedure. The excess land has been used for recreational purposes by the City of New York. This method could be used on a much larger scale, but the practice has been opposed by the Real Estate Boards and other interests dealing in land.\*

This method of land condemnation dates back at least to 1605 when Henry the IVth of France made possible its use for the creation of the beautiful Place des Vosges of Paris. New York State has a similar statute as far back as 1812 which was declared unconstitutional in 1934. It requires constitutional amendments to restore this method of land acquisition in this country.

### ***Land Condemnation***

We have already pointed out the difference between the recent court decisions relating to the acquisition of land for public housing. Even if condemnation is permitted under the Federal Constitution as it is permitted under State Law, it is still a question whether the price paid for the land could be made consistent with the needs of low cost and low rental housing.

### ***Public Ownership of Land***

In the United States the practice of public ownership of land other than lands needed for public improvements has not prevailed. This practice is, however, quite common in European cities. Thus we find that the City of Berlin owns or did own recently some 40,000 acres of land which could be put to use in housing. The City of Vienna owned 72,000 acres of land, part of which was devoted to a similar purpose. The City of Manheim owned at one time nearly half of its area while Munich, Hanover and Leipzig owned 23%, 37% and 32%, respectively, of their total areas.

### ***England and Land Condemnation for Housing***

England with its vast housing projects which have been built since the Great War has developed a method of land acquisition which is important

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\* We have used the designation "Marginal Eminent Domain" as more descriptive and less objectionable than "Excess Condemnation." See Carol Aronovici, "Extended or Marginal Eminent Domain; *The Community Builder*," August, 1928.



as a contribution to the land economy in housing. In condemning slum areas for housing there is no compensation for dwellings which are unfit for habitation, while the compensation for the land is only sufficient to meet a proper relation between building costs and land cost in order to make low rental housing possible.\*

## TAXATION AND HOUSING

Tax exemption has often been proposed and many communities have endeavored to obtain such legislation which makes it possible to encourage the building of low rental housing. What benefits have been derived from such exemptions when secured is difficult to tell. In the case of New York City which had to meet a housing shortage after the Great War large housing projects were stimulated by tax exemption. The result has been the exemption of buildings which were potential slums in many instances, while the advantage of the exemption was retained by the speculative builder who added to the price of the house a sum sufficient to make up for the advantage of tax exemption. This experiment cost the City of New York, according to some estimates, the sum of \$300,000,000.00. Unless tax exemption can be passed on to the tenant or ultimate owner, it is worthless.

### *Subsidies and Low Rental Housing*

While the problem of low cost and low rental housing on account of its magnitude will never be wholly solved by governmental aid there is unquestionable need for subsidizing certain types of dwelling which are to house the classes of people who need decent housing most and are not unable to afford the required rent. Where the promotion of good housing for the normal income family should end and where subsidized housing should begin is still a moot question. Undoubtedly, however, there is an existing need for some subsidies which would augment our knowledge and experience in large scale building and provide some measuring standard for the future.

There are two objections generally advanced against housing subsidies. One is competition with commercial housing which must make its profit without subsidy and the other is the necessary increase in taxation which housing subsidies would require. The first objection is seldom used, because it represents vested interests, and does not sound very well, the second argument appeals to the mass of taxpayers who are always fearful

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\* The charts on pages 108 to 111 are from several prepared by the Columbia University Housing Orientation Study indicating the fluctuations of rents in their relation to land cost.

that new burdens would be added to their heavy tax bill. In order to show how our public responsibility in public services has been increasing in the last generation we give a list of these services below.

### *Taxation and Low Rental Housing*

The average taxpayer has but a vague idea of what he receives in return for his various tax contributions to the Government. Increased taxation is used so frequently as an argument against public housing or subsidized housing, that it seems pertinent to at least attempt a perspective.

The following, though not a complete list of public facilities and services rendered by the Government (Federal, State and local), is probably sufficient for the purpose. Among those who scan it, some will doubtless remember when many of the subjects listed were once definitely considered matters of individual initiative and private enterprise. Only after long and bitter legislative battling were they grudgingly conceded to be matters of public welfare and concern.

## PRESENT DAY FACILITIES AND SERVICES PAID FOR BY TAXATION

**PROTECTIVE AGENCIES:** Army, Navy, Coast Guard, State Troops and Municipal Police, Courts and Correctional Institutions, Public Prosecutors and Defenders, Truancy, Probation and Parole Officers, etc.

**TRANSPORTATION AND ALLIED FACILITIES:** Postal Service, Weather Bureau, Coast and Geodetic Survey, Highways, Bridges, Waterways, Power Plants, etc.

**EDUCATIONAL FACILITIES:** Schools, from Nurseries and Kindergartens to Grammar, High Schools and Universities, Art Schools, Trade Schools, Education for the Handicapped and the Specially Gifted.

**CULTURAL FACILITIES:** Museums, Libraries, Art Galleries and the beginnings of publicly supported Art, Music and Drama in various forms.

**RECREATIONAL FACILITIES:** Parks, Playgrounds, Athletic Stadiums, Swimming Pools, Public Bathing Beaches, etc.

**SANITARY SERVICES:** Street Cleaning and Lighting, Garbage and Sewage Disposal, Inspection of Foods, Drugs, etc., Ownership or control of Water Works, Regulation of Dairies and Milk Supply, Vaccination and other Disease inoculations.

**HEALTH SERVICE:** Public Clinics and Laboratories of various kinds, Hospitals, general and special, for the Insane, Feeble-minded, Crippled and

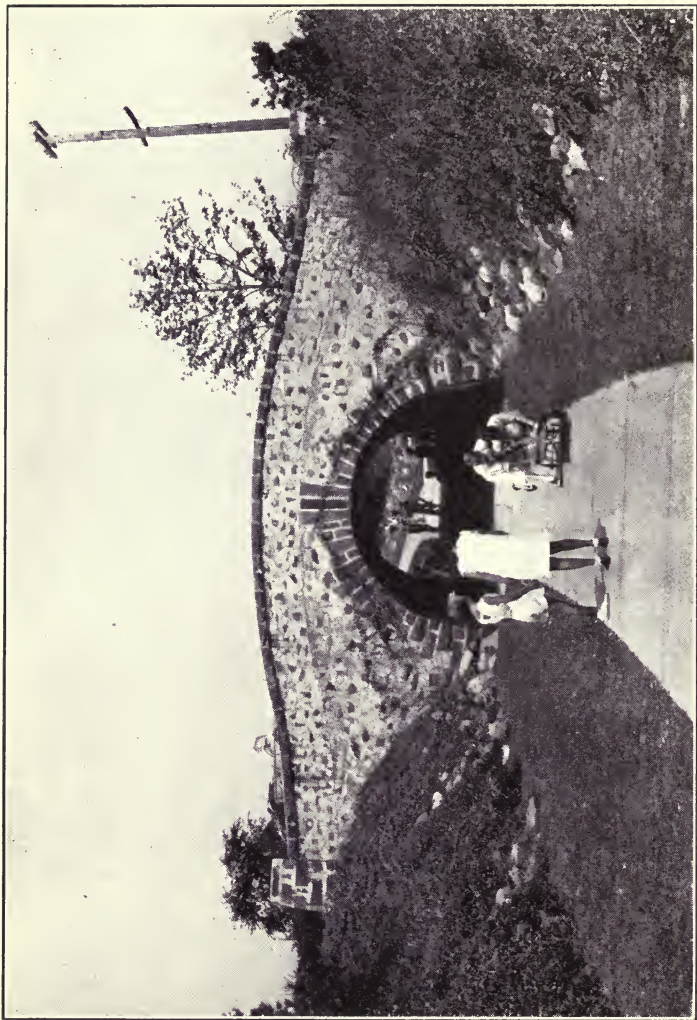
otherwise Handicapped, Free Milk for Babies, School lunches, Dental care and Medical and Nursing Supervision of School Children; in many communities, publicly supported Physicians, Public Health and School Nurses, etc.

WELFARE PROVISIONS: Homes for the Aged and Indigent, Soldiers, Orphans, Blind, etc., pending (and partially accomplished) provision for Mothers' Aid, Old Age Insurance, Unemployment Insurance, Public Employment and Work Relief, etc.

In addition to the above, it might be pertinent to list the Government subsidies in the form of complete tax exemptions to churches and church property; educational and eleemosynary institutions; art collections and duty-free art importations; etc. Also to recall subsidies and grants to pioneer industries such as the railroads, shipping, agriculture, aviation and silver mining and the somewhat camouflaged subsidies in the form of protective tariffs. Though representing aid to special groups, the interpretation has always been in terms of general welfare and public good.

But in spite of past struggles and present cost, who would now have the temerity or short-sightedness to relegate any of the foregoing services to private management and exploitation?

So will it be with slum eradication and low-rent housing. As soon as we become sufficiently informed and aware of the evils of the present situation, the financial liability and the contribution to disease, crime and character deterioration, we shall make it a matter of public concern and place it on the program with health, education, safety, sanitation and public welfare.



Planned Communities Avoid the Conflict Between Speed and Human Life

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CHAPTER SIX

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COMMUNITY  
*P l a n n i n g*





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## CITY, REGIONAL, STATE AND NATIONAL PLANNING

The last two decades have witnessed a veritable orgy of planning and re-planning of cities and towns and an expansion of the fringe of the cities which have spelled bankruptcy to both the public treasury and to private investment. Indeed the cities have either through lack of planning or through extravagant and unscientific planning come to a point where they can no longer maintain themselves out of the usual sources of revenue. At the same time vast investments in housing, business buildings and factory structures are carrying a burden of taxation beyond their capacity to produce a reasonable financial return.

Thomas Adams defines town planning as the "art of shaping and guiding the physical growth of towns and also of rural communities, in harmony with social and economic needs." This is as good a definition as any, but the real problem is to find an interpretation of what "social and economic needs" means. It certainly does not mean land speculation, overexpansion of boundaries for the purpose of providing investment outlets, it does not mean the overbuilding of structures least needed and failure to construct the needed ones. It does not mean that we should sacrifice every community financial resource to the providing of extensive automobile travel lanes, while we neglect the requirements for schools, parks, play spaces and the amenities which make the communities worth living in. Yet this is exactly what has taken place. While this has been going on, zoning, which is the only method of community self control which can be attained without placing additional burdens upon the community has been made a farce by contending and unenlightened real estate and investment interests, which are now reaping a harvest of foreclosures and reductions in revenue for which they are themselves to blame.

As the housing movement took on momentum it became clear that housing without planning is impossible of lasting attainment. Thus we find that planning, city, State and national, is assuming larger aspects and taking account of the errors of the past in order to create a new concept of what planning means and how it should be applied to every type of city or family of cities and their surrounding territory.

There are at the present time in the United States somewhere around a thousand planning bodies. These are concerned with the providing of decent living conditions, proper provisions for labor; and adequate labor

supply; the facilitating of production, distribution and consumption of goods; and the adequate providing of the means for making leisure an asset rather than a liability. All these objectives are intimately related to the economic values which the community can create and for which the citizen is willing to pay.

The various planning commissions and boards are backed up by legislation, much of which has been put to the test of court procedure and found to coincide with the high ideals and guarantees of personal liberty provided by the Constitution of the United States and the constitutions of the States. Indeed the courts have gone so far with their broad interpretation of the propriety and usefulness of planning and zoning that no governmental entity, whether village or State need hesitate to bring into play such self direction in its development as will produce a community in which the conservation of economic values will harmonize with the conservation of human values, both individual and social.

Limitations of space prohibit a more detailed discussion of zoning. It seems, however, that the legal aspect of the subject and the attitude of the courts is extremely important. An analysis of over three hundred zoning cases dealt with by State and Federal Courts including the United States Supreme Court supports the following general principles as fundamental in these decisions:\*

1. It is within the power of any governmental community unit to prohibit or regulate the use of land and improvements. This applies not alone to nuisances but to every other use which it is expedient to regulate or prohibit in the interest of the promotion and preservation of safety, health, morals, comfort, convenience and the general welfare of the people.
2. Private interest of the individual must be subservient to the common good.
3. The 14th amendment was not intended as an instrument whereby to limit or circumscribe the police powers of the State.
4. That regulations under the police powers must affect all persons similarly situated in a similar manner.
5. The fact that an investment has been made in a particular enterprise does not justify its continuance if inconsistent with the common good. Such use can be prohibited without compensation.

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\* "Zoning and the Home," by Carol Aronovici, *Annals of the American Academy of Political and Social Science*, May, 1931.

"Zoning Gains through the Courts," by Carol Aronovici, *Western City*, August, 1930. "City Planning and the Law," by Frank B. Williams, Macmillan, 1931.



6. Constitutional guarantees do not vary, but their application must expand and contract to meet new and changing conditions.
7. The line which separates the legitimate assumption of police power from the illegitimate assumptions of such power is not capable of precise delineation or limitation.
8. A nuisance may be merely the right thing in the wrong place.
9. The amenities of life, particularly in the residential districts, are important factors in securing the common good and their protection is not alien to the broader interpretation of the police powers.
10. In at least two important cases the courts have held that even æsthetic considerations are not alien to the exercise of the police power and the court concludes in *State vs. Harper*\* that: "The right of property should not be sacrificed to ultra æsthetic taste. But whether it should be permitted to plague the average or dominant sensibilities may well be pondered."
11. The conditions inconsistent with the progress of a community, although existing prior to the enactment of zoning ordinances, may be removed when it is shown that they stand in the way of community progress. The exercise of the police power is continuous and is not surrendered by any act in the past of the public authority.

The reading of such zoning ordinances as those of the larger cities, the more progressive counties and the more recent State zoning laws will give some idea of the scope of zoning as a regulatory measure.

### *County Planning*

To meet the need for adjusting the development of incorporated or densely settled areas to the open spaces within counties, many States have provided enabling legislation which makes possible county planning along broad lines. One of the earliest planning agencies with legal status was the Los Angeles County Planning Commission. It was the first to introduce zoning into unincorporated areas and was followed later by the Santa Barbara County Planning Commission which has achieved considerable success in the matter of controlling the development of this beautiful residential area of California. At present there are many county planning boards with machinery for planning work and reasonable adequate legal backing.

These county planning authorities should prove useful in any effort to decentralize population, by their powers to zone unincorporated areas which

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\* *State vs. Harper* (Dec., 1923), Wis. 148,196 N. W. 451; A. L. R. 269.

have been without zoning control, while cities were making every effort to exercise such control.

### *Architectural Control*

One may characterize the development of our cities as slovenly, without sense of the values of the natural beauty of the land nor the possibilities for harmonizing the useful with the beautiful. It is not a far cry from the hard practicalities of our business world to say that beauty can be attained by giving utility a sense of fitness. The newness of this country and crude effort to hasten growth without consideration for the essentials of harmonious function has brought about a condition in our cities which has delayed for generations the possibility for making our cities desirable as places in which to live. The exodus to suburbs and rural communities has been due in large measure to our failure to realize that a beautiful city does not preclude either efficiency or economy.

The cities of Europe and in many instances South American cities have created surroundings which make them worth while as places in which to live while they have taken advantage of every means at their command to bring about harmony between what is beautiful and what is useful. The present wasteful migrations of families from our metropolitan cities to suburbs can only be arrested by recognizing the need for so designing and re-designing our communities as to express our ability to create orderliness and harmony.

Many real estate developments have already recognized the values of civic design and have applied its principles to the development of new communities and subdivisions. To the degree that these civic values have been realized has property gained commercial stability and yielded high returns on investments.

That municipalities may be able to control some sections of the city in its civic development has long been admitted in this country. Those who are interested in learning how far the point of view of the courts has evolved in sanctioning such civic control can do no better than to read the Minnesota Decision which opens a new vista of civic possibilities in our cities.\*

Already much is being done by the large scale housing movement under the guidance and leadership of the Federal Government. As much and more could be accomplished by private enterprise. It must be remembered that in the end private construction will always lead in the volume of hous-

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\* State *vs.* Houghton (Minn., 1920) reported in 176 N. W. 139.

"Architectural Control and Civic Design," by Carol Aronovici and Rollin L. McNitt, 1928, pamphlet, 24 pp.

ing investment and architectural control will help make these investments more beautiful, more remunerative and more permanent.

## REGIONAL AND METROPOLITAN PLANNING

There is considerable confusion in the literature on planning between metropolitan planning and regional planning. This confusion has arisen out of the fact that many of the metropolitan cities have in the past assumed that their spheres of influence, as industrial, trading and cultural centers are natural regions. This has led to the preparation of planning schemes which assumed that the existence of the above named influences were the result of natural geographic regional factors. In fact, most of the so-called regional plans have been designed with a view to creating such close relation between the metropolitan cities and the territories which surround them as to reduce or destroy many of the values which the smaller local communities might be capable of developing.

It is desirable to differentiate between Metropolitan Planning which means the subordination of neighboring communities to a metropolitan center, while regional planning means the integration of natural geographic areas with a view to enhancing the advantages of all the communities in relation to the existing natural resources of the region and the capacity of each community to play its full part in contributing toward the development of the region and its own well-being.

So far we have achieved very little in the field of regional planning. In many instances counties, States and combinations of States have undertaken surveys and plans along specific lines. Thus inter-state planning commissions have developed which have not alone legal authority, but broad financial powers. The concept of regional planning is gaining ground in the United States and promises to revolutionize our whole social economy and to reorient the administrative and political provincialisms of today into channels of broad regional and national plans.

This guide book is hardly suitable for a discussion of the broader aspects of metropolitan and regional planning. It is true, of course, that any housing program which would take into account the nation as a whole rather than the blighted spots of some particular community must in the end consider the trends of population, the vast social and economic changes which are taking place in individual communities, in order to provide the answer to the question as to where to build housing before we answer the question as to what and how much to build.

In this connection we cannot do better than to call the attention of the reader to a monumental report issued by the Natural Resources Committee of the Federal Government entitled "Regional Factors in National Plan-

ning." The report, issued in December, 1935, is thorough, well organized and readable.\*

### *Planning and Housing*

Community planning and housing are inseparable in any National program.† The problem of population distribution, the need for conserving the natural advantages and beauty of the land, the importance of relating habitation to opportunities for employment and recreation, the importance of making community life and neighborhood development lasting and harmonious require community planning, before the planning of buildings takes place. Quantity production in housing without qualities of environment which can be secured only by far-sighted, courageous and humanized community planning will not bring about those improvements in the living conditions of the people which we need and which we can realize.

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\* The Natural Resources Committee originally organized as the Natural Resources Board has published a series of monographs of great value, all of which bear on the question of planning—local, country, State, regional. The following are of most significance: Report on National Planning and Public Works in Relation to Natural Resources and Including Land Use and Water Resources. December, 1934. State Planning, A Review of Activities and Progress, June, 1935. Regional Factors in National Planning, December, 1935. All these are obtainable through the Government Printing Office, Washington, D. C.

† For committees, officials or individuals interested in any of the legal aspects of zoning, city and regional planning with their allied problems, the Harvard City Planning Series, published by the Harvard University Press, offers valuable and authoritative information. Volume VII deals with Model Laws for Planning Cities, Counties and States. The four authorities collaborating in this volume are Edward M. Bassett, Frank B. Williams, Alfred Bettman and Robert Whitten.

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CHAPTER SEVEN

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**HOUSING**  
*Management*





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## HOUSING MANAGEMENT

### *Importance of Management*

Authorities are agreed that modern buildings, no matter how attractive, convenient and sanitary, do not entirely solve the housing problem. These are but basic requirements. The superstructure is one of education recreation and culture extending throughout the neighborhood. Both children and adults have to be educated through group activities, and taught to develop normal human relationships and respect for common property.

All this comes under housing management and is the knottiest of all the housing problems.

### *Careers for Women*

Inspired by the early and successful experiences of Octavia Hill, house property management has become a recognized career for women in England. From a pamphlet by Beatrice Rosahn entitled "Housing Management—Its History and Relation to Present Day Housing Problems"\* is taken the following:

" . . . . . the demand for women managers grew among private landlords and the various housing associations which are common in England. Finally in 1928 the Women's Section of Garden Cities and Town Planning Association appointed a subcommittee to enquire into the systems of management of house property, and in their report stated 'that the management of working-class property should be in the hands of persons who have had definite training in estate management and in social science.'

"It is interesting to note that the British Ministry of Health gives cognizance to the Octavia Hill system of management by stating that while they would not wish to exclude trained men from the important work of house property management, 'the right kind of woman manager has a special aptitude for this class of work. Moreover, it will be appreciated that visits to the home are usually made when the husband is away at work.'"

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\* The National Municipal League, 309 East 34th St., New York City.

## *Standards Set by Octavia Hill*

Miss Hill has said, "You cannot deal with the people and their houses separately. The principal on which the whole work rests is that the inhabitants and their surroundings must be improved together."

Miss Hill herself, when in the active work of management, was interested in all phases of family difficulty. Her counsel and advice covered marital troubles, unemployment, health, recreation, thrift, nutrition, sanitation, etc.

The practicality of the "friendly rent collector" has been thoroughly demonstrated and is being utilized in an increasing number of projects. It is interesting to know that the Octavia Hill Association of Philadelphia, Pa., which employs only women rent collectors for the Association's 225 properties, manages 198 outside properties on a fee basis, a total of 421 properties under the successful management of women, in this organization alone.

It would seem that this is destined to be an important feature in modern housing developments where social results are as vital as financial success.

## *Weekly Rent Collections*

It has been the experience at the Lavanburg Homes and in similar projects that weekly collection of rents wherever tenants are paid weekly wages, is the logical procedure. This of course gives the collector frequent and legitimate opportunity to come in contact with each family and become familiar with their difficulties, thus affording endless opportunities for service and education.

## *Differential Rents*

The New York *Times* Magazine for November 24, 1935, published an informative article by Albert Mayer, entitled "A Pattern for a City Housing Policy," illustrated by a municipal housing project in Leeds, England.

With a population of 485,000, Leeds has erected modern dwellings for 80,000 with a program which will double this number by 1939. In other words, they will have provided low-rental housing for nearly 35% of their population. In terms of New York City's population, this would represent approximately 560,000 dwelling units for more than 2,000,000 persons.

Two factors in this experiment (which, it should be remembered, is only one of many English projects) are of particular interest to the brewers of housing projects in this country. First, private enterprise is reported as not having been adversely affected or "scared away" by the Government's activities.

The second and most significant feature is that of the differential rental



scale. A so-called "economic" rent is determined for each dwelling unit. Because of subsidy, this is naturally lower than in commercially built dwellings. The amount a family pays, however, is determined by its income. If this is adequate, the full "economic" rental is paid. If the family is forced on relief or suffers other reverses, the rental is tempered accordingly. The same family may at one time pay no rent, and at another the full "economic" rent.

That this method is not resented by tenants who are consistently able to pay the full rental is one of the interesting psychological aspects of the problem. The tenants have apparently developed a confidence in the equity of the system and evidently realize that every possible effort is made to check any attempted "chiseling."

In the United States we know of only one project that has effectively used this differential rental system. The Lavanburg Homes in New York City were obliged to put it into effect during the depression or else dispossess many of their unemployed tenants. Mr. Goldfeld, the director, used great ingenuity in both assisting distressed tenants to find jobs, and by giving them any available service jobs in connection with the operation and management. Happily, many were tided over their crises, but the differential rate is still in operation and may have to be indefinitely continued. Mr. Goldfeld reports that the scaling of rents is a matter of common knowledge among his tenants, but that it has caused no undue difficulties.

In the management problems of Government housing, differential rents will undoubtedly have to have most careful consideration.

### *Potential Qualifications*

A successful manager will have to be all things to all men—not to mention their wives, children and the Government, itself.\*

In addition to collection of rents, purchase of supplies, repairs, upkeep of building and grounds (involving many questions of health and sanitation), management of the operating personnel, office management, tenant relationships, public relations, etc., a manager must have some knowledge of and a very sympathetic interest in an unending variety of community activities including child care, athletics, adult education, vocational guid-

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\* A. R. Clas, Director of Housing, says candidates for housing management will have to combine the qualities of a Rhodes scholar, a parish Priest and a business tycoon.

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ance, citizenship and civic interest, not to mention cultural interests such as arts and crafts, music, drama, etc.

### *Training Course for Managers*

In cooperation with Federal agencies, and under the immediate direction of the National Association of Public Housing Officials, a training course for managers was launched, December, 1935, in Washington, D. C. A limited number of carefully selected candidates were trained in the matter of meeting the problems of real estate and community management. Part of the allotted four-month period was devoted to field work with brief management apprenticeship periods in existing projects.

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CHAPTER EIGHT

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EMPLOYMENT  
*and Housing*





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## EMPLOYMENT

### *Employment Opportunities*

If it is true, as stated, that one-third of our population is living in dwellings which should be completely destroyed or definitely renovated, and that there is a potential need for some 10,000,000 new or greatly improved living accommodations, it can readily be seen that a comprehensive housing program will give a marked and wholesome impetus to employment.

The building trades will of course be most heavily drawn upon (with stimulation of manufacturing industries producing supplies and equipment) but there are other groups of workers for which Mr. Harry Hopkins has issued a tentative call in various fields of activity, the most directly related to which are:

**PLANNING:** Employing engineers, statisticians, economists, architects, industrial engineers and planners, home planners, interviewers, field and office workers.

**BUILDING:** Employing engineers, architects, decorators, landscape gardeners, skilled and common labor.

**PUBLIC WELFARE, HEALTH AND RECREATION:** Employing welfare and health workers, playground and recreational directors, safety and traffic engineers, office workers, etc. Educational workers for pre-school work, adult education and community activities of various kinds.

### *Desirable Effects on Labor*

Authorities believe that a Government housing program would provide one of the most useful forms of work relief; that there is no interference or competition with work which would otherwise be undertaken by private capital;\* that "owing to the large amount of labor involved, every dwelling built saves a very substantial sum which must be otherwise spent in the maintenance of the unemployed."

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\* Although 800,000 houses in England were built by public credit and municipal enterprise, Sir Raymond Unwin reports that private enterprise has just had its biggest year.

Such a program will revive one of the most heavily depressed sections of the labor field, *viz.*, the building trades. Clearance of slums and blighted areas, together with an extensive building program will not only provide jobs for a large number of unemployed, but will make a greater contribution to public welfare than any other form of relief work thus far projected.

### ***Proposed Building Program by Private Capital***

A large housing program has been submitted to the Administration by the Committee for Economic Recovery, Inc., described as a voluntary, non-partisan, non-political organization of representative business men with Allie S. Freed, of Paramount Motors Corporation, acting as Chairman.

The plan calls for a nation-wide building program of 8,000,000 low and moderate-cost homes to be built at the rate of 750,000 dwelling units per year.

These are to range in price from \$2,500 to \$6,000, with an average cost of \$4,000. Under this plan, private capital would build all homes for income groups of over \$1,000 which they estimate as covering 85% of the proposed program. "Public housing" would be expected to take care of the income groups below \$1,000. It is said that neighborhood and community development will be considered factors in the plans.

The Committee believes such a program will absorb 4,000,000 of the present 10,000,000 unemployed and will be a great stimulus to many trades and industries.

Close cooperation between the various governmental agencies and private capital are considered essential to the success of the plan.

### ***The Outlook on Employment***

Throughout the period of the depression when housing was made the objective as a means of restoring employment a great variety of plans and proposals made their way to the various Federal authorities and into the press. The confusion which made most of these efforts and proposals abortive was due to the fact that reemployment was constantly advanced as a motive for the improvement of housing conditions. In view of the magnitude and permanency of the housing problem and the vast interests and investments involved it seems that this confusion between the two objectives or rather the attempt to merge them has delayed achievement.

The use of work relief for the building of homes is beyond doubt impossible in view of the objections which labor would raise. The building of low-rental housing which would not compete with existing dwellings or private building has yet to be demonstrated as a possibility since most of the government efforts have been of the type requiring rentals above the subsistence level income.

One of the most difficult problems that must be met in the construction of low-cost dwellings as a reemployment measure is the task of drawing the line between work relief projects and those services which belong to organized skilled labor which has through long years developed wage standards, labor techniques and divisions of tasks in the building industry. The introduction of relief labor with relief wage scales would defeat the very purpose for which the building industry should be used as a recovery measure.

If the building industry is to be used as a key industry toward reemployment, it is obvious that the cost of production should not be cut by reducing the scale of wages. It is possible, however, to reduce the per unit cost of construction by large scale, long term programs which would give the workers in the building industry steady employment throughout the year. With large scale and long term production could be coupled unemployment insurance, investment insurance, changes in the legal restriction regarding methods of construction and the employment of such labor saving devices as may be available and which can best be used in mass production.

Government research has revealed many of the difficulties outlined above and the next step would be some concerted action to translate these obvious problems into a consistent national program.





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CHAPTER NINE

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HOUSING  
*in Education*





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*“America’s future will be determined by the home and the school.”*

—Jane Addams

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## HOUSING IN EDUCATION

The overburdened curriculum of our schools would seem to indicate that the addition of housing as a subject of study would only tend to crowd the pupils’ time and perhaps make many of them conscious of their plight and their inferior social state. However, there is a growing conviction that the solution of the housing problem is one that would take more than a generation to solve and that the growing youth will have to play a much more important part in the developing of housing standards, policies and methods of construction and community building than the present generation has proven itself capable of facing. There is also every reason to believe that housing is intimately related to nearly every aspect of civic expression, government, finance, law and public administration and that therefore housing can and should be used as a vehicle for the civic education of our growing generation.\*

Inseparable from the problem of housing is the planning of cities, since no housing improvement can be complete without consideration of the relationship of the home to the rest of the community. We may define the housing problem as *the task of providing healthful accommodations adequately provided with facilities for privacy, comfort, the convenience of carrying on the business of home life, easily accessible to centers of employment, shopping, amusement and culture, all of these to be within the reach of those with modest and low incomes.*

If we place the definition of city planning in juxtaposition with the definition of housing we realize the need for affording to our youth the opportunity to study both these subjects in their proper relationship if we are to solve the housing problem in a constructive and lasting manner.

The following definition of city planning would seem to include all its important phases: “City Planning deals with methods of Community Building and Rebuilding with the object of providing the *best conditions of living, the most efficient and least costly methods of carrying on the labor of the people and the most constructive facilities for the use of leisure time.*”†

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\* An Outline for a Housing Study Course—10 Sessions. Housing Section, Welfare Council of N. Y., 1936.

† See Carol Aronovici, “City Planning as a High School Subject.” *Community Builder*, June, 1928.

It is only through the study of both housing and community planning that we shall be able to bring our youth to an understanding of "the good life" and their part in attaining it.\*

### ***Public School Instruction***

In Cincinnati, Ohio, for several years a course in good housing has been taught to 8th grade school children under the direction of Mrs. Irene D. Cornwell. This was developed through the cooperation of the Civic and Vocational League. The Better Housing League (Bleecker Marquette, Executive Secretary) prepares and distributes educational matter and the children are expected to be informed on such questions as:

What are the most common housing evils?

What is a building code, a housing code, a zoning system and a city plan?

Which departments of the city Government do housing work and what did they accomplish last year?

What is the name of the social agency that does housing work in Cincinnati and Hamilton County?

What is its function and where does it secure its funds?

Why is good housing important?

What are the responsibilities of the landlord and the tenant?

How can boys and girls help in improving housing conditions?

The Welfare Council of New York through its Housing Section has also prepared an outline for a housing course to be given in the New York City high schools.

The most interesting experiment in the teaching of community planning was carried out in Chicago in connection with the monumental Chicago City Plan. In the teaching of this subject the teachers were fortunate in the fact that a two-volume manual was made available. This manual is a model of directness, clarity and simplicity and could be used with profit in any grade school and indeed even in colleges.†

### ***Exhibits***

The New York Housing Exhibit is a joint project of the New York Welfare Council, the Tenement House Department, Columbia University Housing Orientation Study and the Lavanburg Foundation. It depicts slum conditions very graphically and has proven itself an effective means of

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\* Carol Aronovici, "Urbanism, Its Coming of Age," *Columbia University Quarterly*, Sept., 1932.

† Wacker's Manual of the Plan of Chicago, by Walter D. Moody, 1915.

public education. This exhibit has been reconstructed on a smaller scale so as to make it available for schools, churches, chambers of commerce, etc., and is available for use throughout the year.\*

Another exhibit on housing in its relation to city planning has been prepared by The Housing Study Guild. This exhibit is constructed on simple lines and is particularly well suited for classroom use.†

Those interested in the methods of reclaiming blighted areas will find the Astoria, Queens, study by Aronovici, Churchill, Lescaze, Mayer and Wright of particular interest. It consists of eleven panels easily transportable.‡

It is our belief that every community should have its own housing exhibit in the preparation of which youth should participate. There could be no better way of making them community conscious and of giving them a broad outlook on matters of construction, sanitation, government, taxation, law and civic responsibility.

### *Home Show Advisory Bureau*

At least a partial step in this direction has already been taken. The National Real Estate Board has established a National Home Show Advisory Board, which will cooperate with Federal and local housing agencies in promoting public education along lines of modern home building and financing.

It will be a clearing house of information and a coordinating agency.

In the organization of national housing exhibits and educational programs, it will cooperate closely with the Federal Housing Administration and with the recently established Manufacturers' Housing Display Council.

### *Housing Clinics and Advisory Service*

The Federal Housing Administration is cooperating with local housing organizations in an educational campaign termed "Modernization Mortgage Clinics," established under the direction of Stewart McDonald, Federal Housing Administrator. In addition to exhibits showing the opportunities offered by the FHA, a free consultation service is supplied to persons needing advice on building problems: construction, financing,

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\* Applications for this exhibit may be made to Alex. Down, N. Y. C. Housing Authority.

† Exhibit can be obtained by writing to Sam Ratensky, Resettlement Administration, Washington, D. C.

‡ To obtain Astoria, Queens Exhibit address Carol Aronovici, Columbia University, New York City, N. Y.

modernization, equipment or concerning land values, zoning, building trends, etc.

Prospective home owners should profit greatly by such information, made available for the first time in our housing history, and designed to save the low-income groups costly errors, much exploitation and many foreclosure tragedies.

## AMONG THE UNIVERSITIES

### *American University Graduate School*

The school of Public Affairs, American University Graduate School of Washington, D. C., offers a seminar in Housing and Home Financing under Professor Fisher. A wide range of subjects is covered: the activities of private and governmental agencies; housing standards; slums and blighted areas; population trends; community development; appraisal techniques; financing methods; family budgets; etc.

### *Chicago University*

Chicago University has lately given two summer courses in real estate appraisal and has now made plans for a "City Planning Commission" composed of advanced or special students in architecture, civil engineering, economics, landscape architecture, law, political science, and sociology. The "commission," under the direction of Professor White, is developing plans for a model city of 100,000 population, during the course of which all types of housing problems will be dealt with.

### *Columbia University*

Columbia University is offering a course in Community Planning to engineers and technicians interested in the building of new communities. The course is given by Dr. Carol Aronovici, as is another on Housing which covers social and economic problems, finance, living standards, slums and blighted districts. The School of Architecture at Columbia University opened a new studio of Site Planning, beginning with the fall semester of 1935.

### *Harvard University*

The Committee on Research in the Social Sciences at Harvard University made a grant to the Department of Sociology under Professor James Ford for continuation of the research on housing and slum clearance in New York City. This study was begun in 1932 under the auspices of the Phelps Stokes Fund. The report has been published by the Harvard University Press.

### *Massachusetts Institute of Technology*

The Massachusetts Institute of Technology has been building a house as a first-year project in their School of Architecture. This includes the selection and purchase of a lot, the actual building of the house, landscaping, etc., until the house is finally sold, when the proceeds are to be used to finance a succeeding project.

### *National Association of Public Housing Officials Pioneer Course in Housing Management*

In response to what is admittedly one of the most important phases of the housing situation and perhaps the greatest factor in a successful housing program—an emergency training course for managers was introduced in Washington, D. C., during the winter of 1935–36.

In addition to the operation, maintenance, legal and business aspects of housing, the course covers the social and economic problems of low-income groups, public relationships and the development of community activities.

As the housing program advances and the unusual opportunities for service careers become increasingly recognized, it is not unlikely that special courses will be introduced in college curricula paralleling the demand for technically trained housing administrators.

### *New York University*

The School of Architecture and Allied Arts of New York University is offering Housing courses under the direction of Dr. Carol Aronovici, covering planning and designing; materials, mass production; job organization, site planning, zoning, legal aspects of housing; community services, etc.

### *Purdue University*

At Purdue University an equally interesting project has been launched under the direction of Owen D. Young. Backed by leading industrialists, a model housing community has been established on a 140-acre tract. Houses have been constructed by various manufacturers of fabricated and other types of building materials. Students and faculty live in these houses and a laboratory has been installed for the testing of such building materials, equipment, etc., as are encountered in modern living conditions.

Such a laboratory and practical working project will fulfill in part one of the excellent points developed by the Housing Study Guild and presented by Henry S. Churchill at the Senate housing hearing in June, 1935.\* The suggestion is as follows:

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\* Hearings before the Committee on Education and Labor, United States Senate, on Bill S. 2392, June 4, 5, 6 and 7, 1935 (Wagner Housing Bill).

“The technology of construction is rapidly changing. New methods and materials are continually coming to the fore. A long-term housing bill should provide for experimental research in construction of actual buildings to be lived in under conditions that will permit of scientific control.”

It is through such projects and educational courses as the foregoing that the public will gradually be enlightened as to the economic and social significance of the housing problem.

### ***Broader Possibilities***

It is conceivable that universities and colleges as well as the various technical schools of this country will realize the social and economic import of housing and community building and the relation between these two branches of human endeavor. When the research and technical training values of these subjects are realized we shall have a more coherent educational objective and a better focusing upon professional and social services which housing and planning promise the younger generation.

It should not be assumed that the foregoing is an exhaustive list. Many institutions of learning are giving full or partial courses on housing either from the point of view of its social implications or as a problem of city planning and architectural design.



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CHAPTER TEN

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ILLUSTRATIVE  
*Housing Projects*





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## ILLUSTRATIVE HOUSING PROJECTS

To understand the housing situation, one needs to know something of what has been done to date, though this is not the place for historical data. It has sometimes been assumed that the present efforts in the direction of low-cost and low-rental housing are a new departure in housing reform. We must recall that America has a long record of industrial housing besides many housing enterprises which were of a broad social character.

There are several categories into which projects for low income groups may be classified:

Industrial Housing\*

Limited Dividend Corporations

Cooperative Organizations

Philanthropic Enterprises

Subsistence Homesteads

Federal Housing Projects

### *Sunnyside and Radburn*

The City Housing Corporation of New York built both Sunnyside, L. I., and Radburn, N. J. Both of them are so well known and have had so much publicity that it seems superfluous to describe them in detail. Both are large limited dividend projects with highly developed community activities, a major difference being that at Sunnyside all activities are on a voluntary basis while at Radburn it is part of the tenancy contract and is mutually supported.

The tenants of Radburn are of a slightly higher income level, coming more from the professional ranks, and it has been used by the American Association for Adult Education as an experiment base under a generous grant from the Carnegie Foundation.

A full and interesting description of the wide range of activities carried on in this experiment is found in a volume called "Radburn—A Plan of Living" published by the American Association for Adult Education.

### *Limited Dividend Corporations†*

For persons who want brief but accurate information on the history of housing projects from the Boston Cooperative built in 1871 to Chatham

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\* We have not dealt with industrial housing because there is practically no effort in this field that applies to the present situation.

† See also pages 65 and 171 *et seq.*

Village, 1934—built by the Buhl Foundation—a reprint from the *Architectural Forum* for January, 1935, entitled "Limited Dividend Roll Call" offers excellent material.

Publications No. 4 and No. 5 prepared by the Housing Information Bureau, Welfare Council of New York City, also contains good descriptive material.

The New York State Housing Board under which have been built some 13 housing projects, issues reports which are said to contain the finest collection of low-cost housing information obtainable.

### LIMITED DIVIDEND PROJECTS UNDER NEW YORK STATE HOUSING LAW

Name	No. of Apart- ments	No. of Rooms	Average Rental per Room per Mo.	Total Cost
Amalgamated Housing Corporation	629	2,441	9.74	\$3,712,380
Amalgamated Dwellings, Inc.	231	912	12.22	1,429,215
Farband Housing Corporation	128	502	9.72	682,485
Brooklyn Garden Apartments, Inc.	164	670	10.74	735,590
Brooklyn Garden Apartments, Inc.	111	395	10.75	426,028
Academy Housing Corporation	475	1,774	10.93	1,980,000
Stanton Homes Corporation	44	144	12.33	296,740
Manhattan Housing Corporation	44	165	12.39	279,950
Stuyvesant Housing Corporation	95	353	12.50	618,686
Hillside Housing Corporation	1,416	4,948	11.00	5,717,871
Knickerbocker Village, Inc.	1,593	6,030	12.50	9,500,000
Boulevard Gardens Housing Corp.	960	3,615	11.00	4,150,000
Williamsburg Housing Development	1,700	6,500	...	.....
"First Houses"	122	369	6.05	600,000

## COOPERATIVE ENTERPRISES

Probably the most outstanding of the cooperative undertakings are the Amalgamated Clothing Workers' projects.

### *Amalgamated Housing Corporation*

The project located at 80 Van Cortlandt Park (begun in 1927 and the ninth unit completed in 1932) is delightfully situated with boundaries on Van Cortlandt Park and the Jerome Park Reservoir, and less than 50% coverage. Cooperatively owned and operated, it is financed as follows: It is strictly a labor union enterprise with the stockholders (largely the organized clothing workers) as tenants. Earnings are limited to 6%. One-third of the cost was raised by sale of the stock, two-thirds by a first mortgage paying not over 5%. Tenants make a down payment of \$500 per room with the balance of the equity taken care of by notes maturing serially over a period of five years.

Until the depression there has been a paid educational director assisted by a volunteer committee. In the building are twelve club-rooms and two auditoriums with a supervised playground. A library of 5,000 volumes is in charge of a paid librarian. Adult activities include current events classes, lectures, debates and child psychology groups.

The children (in addition to nursery schools and kindergartens) have the advantages of music, dancing and art. A summer camp is maintained with paid counsellors. A private swimming pool is maintained in addition to other athletic facilities.

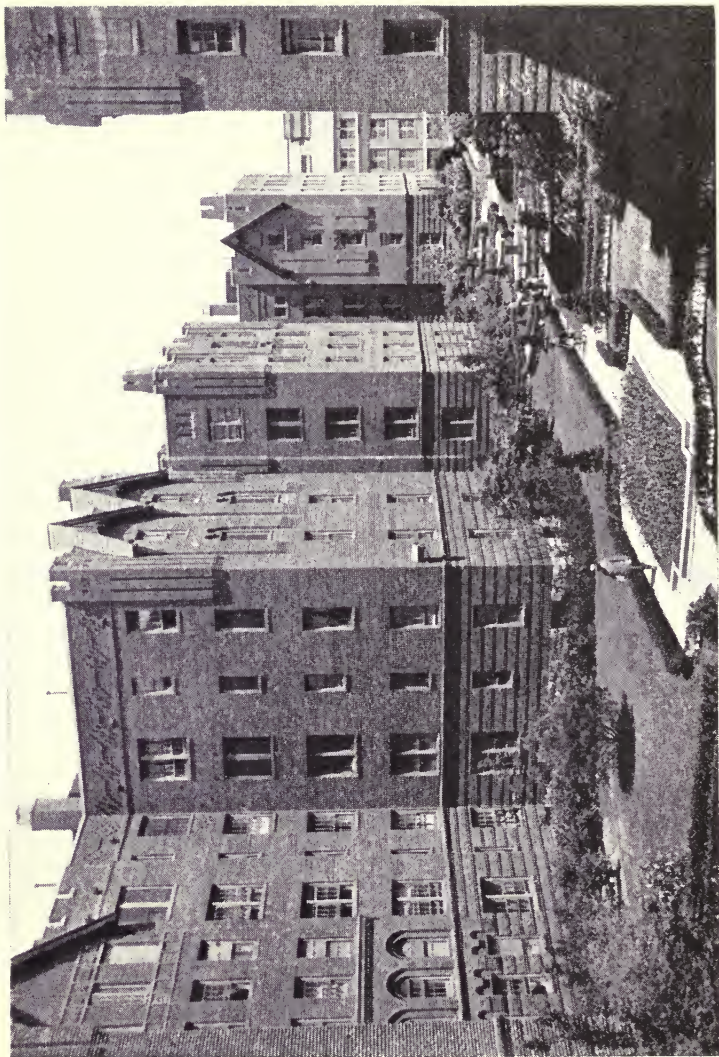
As the apartments were approximately half a mile from shopping centers, cooperative enterprises were initiated from the start and now approximate a business of \$5,000 weekly. Among such activities are a grocery store, fruit and vegetable market, dairy, laundry, electricity and ice, bus service, etc.

We take the following excerpts from a most interesting report of Mr. A. Rabinowitz of the New York State Housing Board:

"The price of groceries purchased by the tenants was somewhat less than they would have had to pay in the neighboring grocery stores, and after paying for the administration, they were left with a profit of about \$750 a month. Last year there was rebated to the cooperators more than \$7,500.

"A cooperative venture in the purchase of milk saved 4½ cents per quart. There are 1,000 quarts of milk consumed per day.

"The grocery store alone does \$2,000 worth of business a week, and as another indication of their financial genius—the capital used in this business is \$2,000. How many businesses do you know that have such a turnover on so small a capital?"



Amalgamated Clothing Workers' Cooperative Apartments, New York—An Outstanding Success

It continues with an equally interesting story of securing needed facilities, etc., through cooperative effort. Any person interested in housing or in successful cooperative activity should visit this unusual project.

### *Amalgamated Dwellings, Inc.*

Amalgamated Dwellings, Inc., 504 Grand Street, New York City, was the first of the housing projects to be attempted in the lower East Side. In 1930, it was awarded the Apartment House Medal of the New York Chapter of the American Institute of Architects for its superior planning.

It is also a cooperative undertaking of fireproof construction with excellent mechanical equipment. (Both of the Amalgamated projects are characterized by a quality of planning, construction and equipment which compares most favorably with other contemporaneous projects.) Among their facilities are a large laundry, roof garden for children and community auditorium.

### *Finnish Cooperative of Brooklyn*

An interesting independent cooperative is the Finnish Cooperative of Brooklyn, built prior to 1920. Accumulated weekly savings bought the land and sufficient money was borrowed to start the project. There are two buildings accommodating 32 families. Each family has a five-room apartment with all modern conveniences including telephone, for which each family pays \$26 a month into a common fund. As the loan was amortized, the rentals were reduced. Cooperative activities include grocery store, bakery, meat store and restaurant.

## NEGRO HOUSING PROJECTS

### *Paul Lawrence Dunbar Apartments—New York*

Another interesting cooperative enterprise is the Paul Lawrence Dunbar Apartments for Negroes built in 1928 by John D. Rockefeller in Harlem, New York City.

This comprises 510 apartments with 2,400 rooms. Community activities including a bi-monthly forum, day nursery and kindergarten, gymnasium and playground under paid supervisors, boy and girl Scout Troops, etc. An employment service is maintained on the sound theory that to render aid in finding jobs is better than to repossess apartments and permit vacancies plus expensive turnover.

## *Michigan Boulevard Apartments—Chicago*

The Michigan Boulevard Garden Apartments of Chicago (also for Negroes) were built by the late Julius Rosenwald and are another heartening example of what can be done with good housing.

These apartments house some 1,600 persons and the project represents five years of activity and experience which are summarized in a very interesting report issued recently by the president, Alfred K. Stern.

Originally, a woman social director was employed for full time to direct activities and educate the tenants in matters of good tenantry. The fruitfulness of her work is attested by the fact that though very busy on full time in the beginning, she is now needed for part-time only.

This report not only gives a comprehensive idea of the planning; equipment; maintenance and operating costs; number and duties of the personnel; and many details of management; but, most important of all, it lists many of the defects of construction and planning by which it has been handicapped and put to unnecessary after expense.

Groups interested in construction problems can be steered clear of many reefs through a study of this report. It is an excellent guide in what not to do as well as what can be done successfully.

### PHILANTHROPIC AND PRIVATE ENTERPRISES

#### *The Lavanburg Homes*

One of the most interesting projects initiated through private philanthropy is undoubtedly the Lavanburg Homes, built and sponsored by the Fred L. Lavanburg Foundation of New York City as a demonstration and experimental project. It was officially opened December 27, 1927, with an average room rental of \$9.53 per room per month.

From 1,200 applicants, 110 families were selected. Among the occupations represented were:

Barbers	Conductors	Plumbers
City Laborers	Painters	Sales Clerks
Cloak Operators	Peddlers	Taxi Drivers
	Waiters, etc.	

Although these families had weekly incomes ranging from \$25 to \$40 (considerably decreased at the present time), they had been of necessity living in slum conditions of the worst type.



### *Causes for Rejection*

Tenants were selected with requisite care and the causes of rejection are both interesting and significant. Of the 930 initial rejections, the following reasons are recorded:

High income	535
Low standard of living	90
No children	91
Grown children	137
Miscellaneous (already living in modern building, seeking boarders, etc.)	71

### *Consideration of Stairs*

One of the very human factors which stands out is that in assigning families to apartments, the supervisor took due note of health conditions. Cardiac cases, cases of pregnancy, high blood pressure, etc., were saved stair climbing in so far as possible and had priority over mere preferences for location.

### *Employment Aid*

At the peak of the depression, inability to pay rent was not followed by eviction but every effort was made to assist in finding jobs, and where possible tenants were allowed to pay off rental indebtedness by services connected with house operation. Rent reductions were made wherever possible. For a discussion of differential rents see page 140.

### *Community Activities*

Community activities are cultivated as interests arise. For the most part they are self-initiated and self-directed by the tenants. Unlike many other of the model housing projects, the surrounding neighborhood is drawn into the activities whenever possible.

### *Significant Conclusions*

Out of the past six years' experience, the management draws the following conclusions, which they submit "with reasonable assurance":

1. In spite of the fact that most of the tenants came to the Lavanburg Homes from abysmally poor and insanitary districts, the building has not suffered from vandalism or carelessness. It indicates that families with low incomes are ready as anyone else to accommodate themselves to decent living conditions if they can once attain them.
2. The number of families making applications—1,200 before completion, with a long and apparently permanent waiting list—proves beyond

argument that there exists a real and conscious demand in this economic group for good housing.

3. Out of a total average population in the project of about 550, the average number of children has been nearly 350. Yet both the interior halls and the outside courts and walls present an appearance of cleanliness and neatness that many a more pretentious region might well envy. Children are *not* necessarily a detriment to property.
4. Adults, with few exceptions, have behaved with as much social conscience as any group of the same size on any economic level. Despite all the irritations incident to normal human living, the project has gone on. Tenants will and do make such a project a genuine center of community life.\*

For those who want more complete details, the Foundation publishes several bulletins. "Toward Fuller Living" by Abraham Goldfeld, who was Supervisor of the Houses from the beginning, is published by the National Public Housing Conference and should be read by those interested in the social aspects of housing.

## THE BUHL FOUNDATION

### *Chatham Village*

Chatham Village, built by the Buhl Foundation of Pittsburgh, under the able direction of Mr. Charles F. Lewis, is probably one of America's proudest examples of a planned community.

Preceded by an expert survey of building trends and needs in the vicinity of Pittsburgh, Pa., and with a thorough preliminary study of costs, the procedure and experience of the Buhl Foundation should be of great value to other contemplated housing projects.

Although financed through the funds of the Foundation, Chatham Village was not projected as a philanthropy in any sense. It is planned to yield a 5% return on the investment and seeks to demonstrate a way for private capital to launch into safeguarded real estate ventures on this conservative basis.

These safeguards have been directed against deterioration of neighborhood (the cause of so much disastrous dissipation of real estate values);

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\* Sir Raymond Unwin made some interesting comments on the results of good housing—significant because based on the experience of re-housing some 800,000 families. Sir Unwin believes that good housing tends to make good citizens and good lives; that from 80% to 95% have become decent tenants. He declared emphatically that cities cannot afford (reiterating the *afford*) to maintain slum conditions.

against deterioration of buildings through use of carefully tested materials; and safeguarded against undue vacancies through planned management, careful selection of tenants, etc.

The preliminary survey demonstrated the impossibility of building on as desirable a plan as they wished, homes which could be sold to the middle income group (see page 45), although this was the first intention. Consequently their homes rent from \$54 to \$79 per month for houses of five, six and seven rooms. Convenience, beauty, durability and pleasant community development characterize the project.

The Foundation has summarized as follows, certain results of their experience as guideposts to those concerned with housing:

#### CONTRIBUTING FACTORS TO LOW COSTS AND LOW RENTALS

1. Large-scale operations.
2. Present low level of material and construction costs.
3. Elimination of costly financing charges by financing entirely from the funds of the Foundation.
4. Intelligent planning and careful checking of all construction details before actual operations are started.
5. A reasonable and non-speculative return, no greater than through investment in conservative securities.
6. Small allowance for vacancies, since it is anticipated that low rentals will assure yearly continuous occupancy of all houses.
7. Selection of specially tested materials in order to reduce upkeep costs to a minimum.

#### MISCELLANEOUS PROJECTS

##### *The Cleveland City Plan*

In 1928 Abram Garfield, a leading architect of Cleveland, first called authoritative attention to Cleveland's blighted districts. Later on, bankers became interested from a purely business standpoint and their interest led to one of the most thorough real estate studies ever undertaken. It was found that 22 out of the city's 71 square miles comprised what is termed "Blighted areas" in which were housed 75,000 families or 321,000 persons, approximately one-third of the city's population.

The public education which accompanied this survey was sufficient to rouse the city to action. City planning at once proceeded based on the findings of the survey, and in 1935 Cleveland was ready to start on six of the projects totaling \$30,000,000 with the avowed intention of ultimately rehousing the 350,000 persons requiring it, at an estimated cost of \$285,000,000.

These far-sighted plans included housing on a community basis with provision for parks, playgrounds and other related activities. The first of the projects was designed to take care of workers able to pay \$8 and \$8.50 per room per month.

Through magnificent publicity, the program was presented to the public and received whole-hearted support from various organizations throughout the city. At the end of the year, however, the newly organized Federal Housing Administration announced that it would take over and carry out the plans under the recent enabling legislation which provided for the financing, construction and supervision of such projects.

Cleveland was among the first to project a number of housing schemes of two and three stories. Up to July 1936, Cleveland had under way three housing projects with an aggregate capacity of 1,853 families. These are to be constructed at a cost of \$10,720,000.

### ***Subsistence Homesteads***

A subsistence homestead is a small inexpensive house with necessary outbuildings where an industrial worker may cultivate a sufficient plot of ground to produce enough garden and farm produce to aid materially in the support of the family.

The Division of Subsistence Homesteads\* is interested in establishing small communities of such homesteads ranging in size from 25 to possibly 300 families.

The homesteads are built and sold on very liberal terms to a selected group of tenants for approximately \$3,000 each on a 30-year purchase plan, with interest at 3%. No down payment is required. Interest and amortization amount to approximately \$4.22 per month or \$50.59 per year for every \$1,000 of homestead principal. These liberal terms are designed to meet the needs of families with annual incomes ranging from \$500 to \$1,200.

#### **ILLUSTRATIVE PAYMENT TABLE**

To Buy a Home- stead That Costs	Requires a Monthly Payment of	Which Is	Of an Approximate Annual Cash Income
\$2,000	\$ 8.43	20%	\$500
2,500	10.54	20%	640
3,000	12.65	20%	750
3,500	14.76	20%	885

In prosperous times, a worker can supplement his income by raising part of his food supply; in times of unemployment, he can at least feed his family without asking for relief.

\* See page 88 *et seq.*

In financing, if a homesteader works on the construction of a development, his labor may be credited as a down payment on his homestead.

### *Types of Developments*

The Division is primarily interested in the development of small garden homes located close to industrial centers . . . . One is a rural type designed to prove that rural living can be more self-sufficient and attractive, and the other type is created to accommodate so-called "stranded groups," that is, persons unemployed, probably permanently, through the shutting down or moving away of industries upon which they once depended. Most of the industrial homesteads are between one and five acres in size; those for the "stranded groups" range from five to fifteen acres. Rural homesteads are somewhat larger.

Projects are judged by special economic problems of the area, fertility of the soil, opportunities for employment, and existing needs for better housing.

Selection is based upon adaptability, personal qualities, health, willingness to work, and ability to repay the Government loan.

### *The Homestead Family Budget*

The homestead family is expected to raise a large proportion of its food supply, say from 25% to 75% in industrial and "stranded" group projects. This will amount to roughly from 10% to 30% of cash income from industrial employment. Families with cash incomes of about \$1,000 per year, and food and other homestead products valued at approximately \$200 should have budgets something like the following:

Clothing . . . . .	15%
Payment on homestead . . . . .	24%
Food in addition to produce of homestead . . . . .	15.5%
House operation . . . . .	8%
Agricultural operation . . . . .	7.5%
Medical care . . . . .	7%
Furnishings and equipment . . . . .	5%
Transportation, automobile, and miscellaneous . . . . .	9%
Education, recreation, etc. . . . .	9%

The homestead movement was intended to demonstrate the economic and social value of a combination of part-time wage work and part-time gardening and farming.

An interesting booklet entitled "Homestead and Hope" which very effectively describes these projects can be obtained from the Division of

Subsistence Homesteads (now Rural Resettlement Administration), Washington, D. C.

### *Tennessee Valley Authority\**

This project is unique in that the legislation under which it was created, provided not only for the physical development of the river basin, but for the "social and economic well-being" of the residents thereof.

Here was an opportunity to develop a "planned community" and experiment with low-cost housing and cooperative activities of various types. How well it has been done is attested by many descriptive magazine articles as well as by countless visitors to the town of Norris.

The building activities range from single family houses (from three to six rooms in size) to apartment houses comprising one to four-room apartments. Over a thousand single men are housed in camps, the buildings of which are so planned and constructed as to be utilizable for community purposes after the dam is finished.

A completely equipped mechanical shop building has been established as a work-school for employees. Other activities are a poultry farm, dairy, creamery and pasteurizing plant.

### *Oakland Housing, Inc.*

A joint housing project undertaken by Senator James Couzens and the Federal Government, will cover about 850 acres of land northwest of Detroit. It is planned to house 150 families (automobile factory workers for the most part) in a subsistence homestead project to which Senator Couzens has donated \$550,000 to supplement the Government's \$300,000.

Each family will have about an acre of land for such subsistence cultivation as may be necessary or desired.

There will be a 300 acre tract with a 70 acre apple orchard for such cooperative enterprise as may be undertaken.

The plans include a cannery, wayside market, gasoline station, community center, etc., though these accessories will only be developed if the homesteaders themselves initiate the projects.

Senator Couzens has expressed himself as hoping that a method may eventually be worked out for making such projects economically sound, but does not believe the solution has yet been found.

It is expected that the homesteads will sell or lease for approximately \$2,500 to workers with an annual income of from \$1,000 to \$1,500. No definite plans have been announced as yet, but the project will undoubtedly be an interesting demonstration.

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\* See also page 93.

### *Camden Housing Project*

While most housing projects to date have been built with the tenants representing an unknown quantity, to be selected after the event—a different situation exists in Camden, New Jersey, where the Camden Labor Housing Committee has organized a labor group who want decent housing and have presented their needs to the Government in the form of a carefully thought out program. The tenant group has been organized in advance and the project is to be carried out in the light of known requirements. This, the Public Works Administration regards as a most desirable procedure, and the development of the Camden project should be a particularly fruitful experiment and demonstration for subsequent enterprises.

### *Schenectady Municipal Housing Authority*

Persons interested in good housing and sane city development will be repaid by a study of the Schenectady Plan. This is a combined project carefully thought out by engineers and civic leaders, by which wasteful slums are to be converted into civic assets. Blighted areas will be cleared, good housing will be provided in more desirable sections, and strange as such a concluding result may seem, a solution of traffic congestion is looked for. The areas now occupied by slums (and which are unsuitable for any type of residential project) are to be utilized as parking areas, so organized and operated as to amortize the projects within a reasonable period. Much-needed food markets and bus terminals are to be other utilizations of the vacated areas.

A description of this new and enterprising adventure in city planning can be found in the *American City Magazine* for March 1935.

#### PWA LIMITED DIVIDEND PROJECTS

Name	No. of Units	No. of Rooms	Total Cost	Pres. Status
Altavista Housing Corp. (Va.)	50 single	...	\$84,000	Occupied
Hillside Housing Corp., Bronx, N. Y.	1,416	4,948	5,060,000	"
Euclid (Ohio) Housing Corp.	43 single and double rooms		500,000	34 completed and occupied
Carl Mackley Houses, Phila.	284 aparts.	...	1,039,000	Occupied
Boulevard Gardens, N. Y.	960	3,615	3,450,000	"
Boyland Housing Corp., Raleigh, N. C.	54	180	198,000	"
Neighborhood Gardens, St. Louis, Mo.	252	641	640,000	"

### BOULEVARD GARDENS—*New York City*

Boulevard Gardens, one of the large PWA limited dividend housing projects was formally opened in the late fall of 1935 and its 958 apartments were 100% rented in November with a reported waiting list of 2,000 eligible families. Four-fifths of the dwelling units were rented from blue-prints almost before construction was under way.

Rentals range from \$28 to \$63.75 per month, an average of \$11 per room. These rentals represent on an average, 25% of the family income.

Among the 1,313 first applicants, 142 occupations and trades were represented: 200 clerks, 116 salesmen, 57 managers, 55 mechanics, 43 engineers, 39 accountants, 34 policemen and 31 chauffeurs.

Tenants were hand-picked and those able to pay higher rents were excluded from the lists as were those whose incomes were obviously inadequate.

The recreational facilities and community activities have been carefully considered and a well-equipped play-ground, recreation rooms and work shops have been included in the plans.

Successful club groups at all age levels are under way. Older people are showing an interest in tournaments, forums, current events and classes in cooking, sewing, knitting, child-care, home economics, etc.

Volunteer teachers have enlisted for languages, music and folk-dancing, and coaches and others have volunteered for tennis, baseball, basket ball, wrestling, boxing, etc.

The development of Hillside (also 100% rented) has followed along much the same lines, and Williamsburg, a much larger project providing for 2,500 families, will be similarly developed.

### CARL MACKLEY HOUSES—*Philadelphia*

Through close and cordial cooperation between labor and the government, a workers' housing project has been completed in Philadelphia which gives promise of more and possibly better housing projects yet to come. The American Federation of Hosiery Workers deserve unlimited praise for the achievement of this planned community under management known as the Juniata Park Housing Corporation.

The four units of this development accommodating 284 families are so oriented as to have a maximum of air and sunshine. Kitchens are equipped with tested electrical devices. On the roof of each unit is a well-equipped general laundry. There is an auditorium as well as other provisions for recreation, including a swimming pool. Cooperative buying has been provided for.



Rents range from \$33 to \$47 for a four room apartment and from \$39 to \$55 for five rooms. This includes heat, light and current for electric ranges and refrigerators. That this rental is still too high for workers who are obliged to manage on a minimum wage of \$12 to \$13 per week is evident, however, and Miss Catherine Bauer, one of the housing experts who was very active in the development, believes that it can and should be reduced.

The \$10.50 per room per month is divided as follows:

Interest	35%
Amortization	10%
Taxes	15%
Operation	40%
	<hr/>
	100%

Miss Bauer logically contends that the government interest rate of 4% should be lowered. She argues that insecurity of tenancy is doubled for every 50¢ increase over \$8.50 in monthly rent per room. Apparently few have given so much analytical and constructive thought to the housing question as has Miss Bauer, so when she asserts that \$9.50 would adequately cover both loan and running expenses, it is an authoritative voice which speaks.

The Carl Mackley Houses are particularly significant in that it was the Union which made the initial survey, selected the site and enlisted the services of experts to draw up plans and specifications based upon the best experience available to date. The Union negotiated the loan and stimulated the enthusiasm which characterized the project from inception to the date of opening. Undoubtedly, these homes represent a Union triumph.

### *New York Housing Authority*

The originally termed "Astor" project, now called "First Houses," represents the initial housing project on the program of the New York Housing Authority of which Langdon W. Post is Director. These homes were opened early in December, 1935.

The project accommodates 120 families who have actually come from slum districts. According to Mr. Post, 81 of these families had been living in tenements having inadequate plumbing; 91 had no bathrooms; and 20 had one or more windowless rooms.

Many will enjoy for the first time central heating and a hot water supply, automatic refrigeration, a community laundry electrically equipped, air, sunshine and flower gardens.

Rentals average about \$6.00 a room which, in many instances, is no more than they have paid for slum accommodations.

"First Houses" is a project important from several angles. It represents the first opportunity the New York Housing Authority has had of translating housing theories into housing facts. It has carried through a successful test of condemnation proceedings in the interest of slum clearance, and the empowering of a Housing Authority to issue bonds which are acceptable to business interests.

The New York Housing Authority is also directing a Harlem project which is to accommodate 569 families, and the PWA Williamsburg project, designed for 2,500 families.

### *Changed Conceptions of Housing*

By the foregoing illustrative projects are demonstrated a few of the methods by which the United States is striving to free herself from the menace of slums. Not only will an intelligent housing program lighten some of the heavy financial burdens imposed by disease, crime, etc., but it will give the children of the United States a chance to become the healthy, normal, loyal citizens of which the country will have great need in the troubled transition years which lie before us.

We see that housing is no longer a matter of individual homes. It has at last become a question of a planned neighborhood. Municipalities hitherto responsible for streets, sewers, water supply, fire protection, police protection and the education of children, have now added parks, playgrounds, recreation and adult education. We have noted the variously important parts these play in our comparatively few housing projects.

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"Social values are among the imponderables. Improving the social order is not like erecting a public building whose progress can be marked by the eye from day to day. We cannot measure inch by inch or yard by yard any social advance. We aspire for it, we work for it, we despair of it and then all at once we realize that distinct progress has been made and that we are on the road to still further social achievements."

—HON. HAROLD L. ICKES, *Secretary of the Interior*

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## SUMMARY

It is impossible in a book which is not intended as a scientific treatise but only as a guide in the study of the housing problem to draw any conclusions either as to theory or method of improving housing conditions. All that may reasonably be expected is a synoptic statement of the various steps involved in the development of a housing program. These steps reach deeply into the structure of society and involve not alone an honest desire to create low cost and low rental housing, but a willingness to face the social and economic facts which underlie the existence and development of the problem so as to make possible adjustments which will remove the obstacles in the way of providing decent dwelling places.

It should not be assumed that because the production of housing depends largely upon economic resources there are not other factors which contribute to the improvement of living conditions. These factors belong rather to the realm of educational, cultural and technical advance without which low interest rates, low land costs, low taxes and the consequent low rents would still leave us living in potential, if not actual, slums. In these days of economic emphasis we are prone to overlook the fundamental fact that the techniques, the arts and social ideals are the driving forces which alone can give lasting values to the movement for good housing. The expenditure of money without creative ability and faithfulness to our cultural aspirations will not solve the housing problem.

The building up of a housing program involves, as we have said, a series of complex steps which we have already outlined and which we shall endeavor to summarize below:

1. **The Survey.** The Survey in housing as in any other social field is a measurement of existing conditions in the light of recognized standards and the possibility of their attainment. While the technique of the Survey is assumed to have been reasonably well developed, its scope and objectives are varied. The measuring of the extent and character of bad housing was quite enough, for example, in the study of New York's slum areas in 1900. Today we find a variety of schools of housing surveyors from the small neighborhood group who count the number of "school sinks" to the complex investigations of nation-wide housing shortages, in all its implications. Thus we extend the radius of factual relationships from condition to cause and from cause to our ability to remove it in terms of economic, social and technical resources.

2. **Real Property Inventory.** We have described in some detail the Real Property Inventory. This inventory was the first official record of the number, kind and condition of buildings. It is possible that this pioneer effort be made the initial step in more extensive and more specific studies

of buildings which would give us the key to the reorganization of the vast activities of the building industry which needs to know what to build, for whom to build, how to build and where to build.

3. **Community Planning.** Community planning is no longer left to the incidents and accidents of private interests, public indifference or the technician's ignorance of its implications. Villages, towns, cities, counties, regions, states and the nation are taking planning seriously. Zoning, highway plans, provisions for recreation, transit, civic centers, etc., are still factors in community development. The outlook for the future, however, is broadening and taking on new and important aspects bearing not alone on the physical structure of the community, but upon social and economic planning which are synthesized through community planning. This synthesis has always been part of our social outlook. The pattern of housing must be fitted into the mosaic of an organic and advancing national life, however.

4. **Legislation.** The legislation affecting housing reaches far beyond the restrictive enactments intended to regulate the construction, reconstruction and maintenance of buildings. Housing legislation involves such matters as the right of the various government units to acquire land by purchase or condemnation; to own and manage buildings, to grant subsidies to control the use of land, limit building heights, to insure mortgages and grant tax exemptions, to clear slums and condemn buildings, to fix rents and limit incomes from housing investments and other similar methods of control too numerous and too intricate to be discussed here. The main point we desire to make is that the mere control of the method of construction is not sufficient to produce good housing and indeed may retard improvements unless accompanied by other legislation of a constructive and promotive nature.

5. **Education.** A widespread educational movement in the interest of better housing is slowly coming into focus. Elementary and secondary schools, colleges and universities are devoting time out of crowded schedules to housing education, which unfortunately often verges on propaganda. Even the schools of architecture are recognizing, what should have been obvious long ago, that housing in its broadest aspect represents a field of building technique involving social and economic problems which the architect must know, understand and be able to apply to the planning of houses, groups of homes or large housing projects. Housing is not alone a matter of cleaning away slums, the abolition of dark rooms, the affording of adequate sanitary protection and the increase of facilities for privacy. It is all this and much more. It is a movement in the interest of developing standards of home building which would represent a true synthesis of all our technical and financial resources in their relation to the aspiration of our people as individuals, members of families, neighbors and as members of society.

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# APPENDIX





## FEDERAL HOUSING PROJECTS—JUNE 24, 1936

Location	Name	Living Units	Acreage	Cost
Atlanta, Georgia	Techwood Homes	604	25	\$3,101,500
Atlanta, Georgia	University	675	19	2,500,000
Atlantic City, N. J.	Stanley S. Holmes	277	8	1,700,000
Birmingham, Alabama	Smithfield Court	664	28	2,500,000
Boston, Massachusetts	Old Harbor Village	1,016	33	6,000,000
Buffalo, New York	Kenfield	658	65	4,500,000
Cambridge, Mass.	New Towne Courts	294	9	2,500,000
Camden, New Jersey	Westfield Acres	598	25	3,000,000
Charleston, S. C.	Meeting St. Manor	272	16	1,150,000
Chicago, Illinois	Jane Addams Houses	981	24	6,950,000
Chicago, Illinois	Julia C. Lathrop	975	35	6,000,000
Chicago, Illinois	Trumbull Park	462	21	3,250,000
Cincinnati, Ohio	Laurel Homes	1,279	24	6,500,000
Cleveland, Ohio	Cedar-Central Apts.	650	18	3,279,000
Cleveland, Ohio	Outhwaite Homes	579	21	3,650,000
Columbia, S. C.	Columbia Terrace	142	4	500,000
Dallas, Texas	Cedar Springs	181	22	900,000
Detroit, Michigan	Brewster	791	28	5,500,000
Detroit, Michigan	Parkside	779	31	4,500,000
Enid, Oklahoma	Cherokee Terrace	90	5	435,100
Evansville, Indiana	Lincoln Gardens	195	11	1,000,000
Indianapolis, Indiana	Lockefield Garden	748	22	3,025,000
Jacksonville, Florida	Durkeeville	239	20	1,000,000
Lexington, Kentucky	Blue Grass Park	286	68	1,500,000
Louisville, Kentucky	LaSalle Place	210	14	1,200,000
Louisville, Kentucky	College Court	125	5	700,000
Memphis, Tennessee	Dixie Homes	743	42	3,200,000
Memphis, Tennessee	Lauderdale Courts	469	26	3,000,000
Miami, Florida	Liberty Square	243	62	1,000,000
Milwaukee, Wisconsin	Parklawn	518	42	2,800,000
Minneapolis, Minn.	Sumner Field Homes	613	32	3,500,000
Montgomery, Alabama	Riverside Heights	100	14	403,000
Montgomery, Alabama	Wm. B. Patterson	156	7	472,000
Nashville, Tennessee	Cheatham Place	306	22	1,700,000
Nashville, Tennessee	Andrew Jackson Cts.	383	20	1,500,000
New York, New York	Ten Eyck Houses	1,614	26	12,153,000
New York, New York	Harlem River Houses	574	9	4,700,000
Oklahoma City, Okla.	Will Rogers Courts	341	37	2,000,000
Omaha, Nebraska	North Side	326	20	2,000,000
Philadelphia, Penna.	Hill Creek	325	24	1,800,000
Puerto Rico	Caguas	75	10	275,000
Puerto Rico	San Juan	131	13	500,000
Schenectady, New York	Schonowee Village	286	9	1,500,000
Stamford, Connecticut	Fairfield Court	154	5	980,000
Toledo, Ohio	Belmont Division	373	16	2,000,000
Virgin Islands	Christiamsted	30	5	41,800
Virgin Islands	Frederiksted	40	17	56,900
Virgin Islands	St. Thomas	76	14	98,500
Washington, D. C.	Langston	317	14	1,600,000
Wayne, Pennsylvania	Highland Homes	50	2	300,000

(Continued on next page)

### LIMITED DIVIDEND PROJECTS—JUNE 24, 1936

Location	Name	Living Units	Cost
Altavista, Virginia	Altavista Housing	50	\$ 84,000
Bronx, New York	Hillside Housing	1,416	5,060,000
Euclid, Ohio	Euclid Housing	51	500,000
Philadelphia, Penna.	Carl Mackley	284	1,039,000
Queens, New York	Boulevard Gardens	957	3,450,000
Raleigh, North Carolina	Boylan Housing	54	198,600
St. Louis, Missouri	Neighborhood Gardens	252	640,000

### LIST OF STATES ENACTING LEGISLATION ENABLING FINANCIAL INSTITUTIONS TO PARTICIPATE IN THE MUTUAL MORTGAGE INSURANCE SYSTEM AND RELATED FEATURES OF THE NATIONAL HOUSING ACT

State	Enabling Acts	Date Approved
Alabama	S. B. 4	Jan. 31, 1935
Arizona	H. B. 27, 30	Feb. 27, 1935
Arkansas	Acts 47, 48, 50, 51	Jan. 18, 1935
	Act 75	Feb. 26, 1935
	S. B. 211	Jan. 30, 1935
California	S. B. 172	Mar. 7, 1935
Colorado	Ch. 134	May 9, 1935
Connecticut	Ch. 144	May 16, 1935
	Ch. 137	May 8, 1935
	S. S. for S. B. 2	Apr. 18, 1935
Delaware	H. B. 247	Apr. 26, 1935
Florida	S. B. 7	Jan. 23, 1935
Idaho	H. B. 309	Mar. 19, 1935
	H. B. 667	July 13, 1935
Illinois	H. B. 665, 662, 668, 670, 666, 664, and 669	June 29, 1935
	H. B. 3	Jan. 28, 1935
Indiana	H. B. 289	Mar. 8, 1935
	S. F. 118	Apr. 17, 1935
Iowa	H. F. 438	May 4, 1935
	S. B. 154	Feb. 16, 1935
Kansas	S. B. 155	Mar. 2, 1935
	S. B. 156	Feb. 16, 1935
	H. B. 18	Dec. 22, 1934
Louisiana	L. D. 14, 422	Feb. 7, 1935
Maine	S. B. 165, 404	May 17, 1935
Maryland	House 1918	Apr. 15, 1935
Massachusetts	H. B. 90	Feb. 20, 1935
Michigan	S. F. 687	Mar. 15, 1935
Minnesota	S. F. 1477	Apr. 29, 1935
	H. B. 81	June 5, 1935
Missouri	Ch. 8	Feb. 9, 1935
Montana	Chs. 37, 38	Feb. 19, 1935
Nebraska	H. R. 193	Apr. 1, 1935
Nevada	S. B. 81, 93, 86	Mar. 18, 1935



New Hampshire	S. B. 30	Mar. 26, 1935
New Jersey	S. B. 58	Feb. 5, 1935
New Mexico	H. B. 13	Feb. 2, 1935
New York	Int. No. 780, 1908, 1797	Apr. 23, 1935
	Int. No. 289	Apr. 17, 1935
North Carolina	S. B. 140	Mar. 8, 1935
North Dakota	S. B. 128	Mar. 2, 1935
Ohio	S. B. 113	Dec. 7, 1934
Oklahoma	H. B. 12	Jan. 25, 1935
Oregon	H. B. 414	Mar. 4, 1935
Pennsylvania	H. F. 1608	June 10, 1935
	H. F. 473 and 2318	July 2, 1935
	H. F. 2537	July 12, 1935
Rhode Island	S. 15	Jan. 18, 1935
South Carolina	S. 144	Mar. 8, 1935
	S. 137	Apr. 6, 1935
South Dakota	H. B. 23	Feb. 7, 1935
Tennessee	H. B. 580, 582, 581	Apr. 20, 1935
	H. B. 578	Apr. 12, 1935
Texas	S. B. 91-99, inclusive	Jan. 31, 1935
Utah	H. B. 170	Mar. 2, 1935
Vermont	S. 54	Mar. 28, 1935
Washington	H. B. 68, 69, 86, 87	Feb. 18, 1935
West Virginia	H. B. 280	Mar. 4, 1935
Wisconsin	S. 243	Apr. 27, 1935
Wyoming	S. F. 9	Feb. 19, 1935

In Kentucky, Mississippi and Virginia enabling acts are now up for consideration by the legislatures now in session.

In Georgia, house bill 298 was passed by both branches of the legislature, but was vetoed by the Governor.

## GLOSSARY OF TERMS

### *Adopted by the PWA Housing Division*

**ADMINISTRATIVE OPERATING EXPENSE.** Salaries and rental commissions, office expense, professional service, legal service and expense, miscellaneous operating expense, and miscellaneous administrative expense.

**ANNUAL CHARGES.** The sum of the following: capital (fixed) charges, administrative operating expense, general operations expense, maintenance expense, taxes and insurance.

**AVERAGE GROSS FLOOR AREA PER ROOM.** The gross floor area divided by the number of rooms. (See *Room*.)

**AVERAGE GROSS RENTABLE AREA PER DWELLING UNIT.** Gross rentable area divided by the number of dwelling units.

**AVERAGE GROSS RENTABLE AREA PER ROOM.** Gross rentable area divided by the number of rooms.

**AVERAGE USABLE FLOOR AREA PER ROOM.** Usable floor area, divided by the number of rooms. (See *Room*.)

**BLIGHTED AREA.** An area that has become a social and an economic liability to the community. A general term that is broader than the term slum and does not necessarily limit its scope to dwelling areas.

**BUILDING COST.** The total cost of excavation, materials of construction, labor, equipment, architect's fee and builder's overhead and profit. In connection with housing projects, includes: utilities, landscaping, roads, curbs and sidewalks within gross site area.

**BUILDING COVERAGE.** The ratio of the ground area of a building to the net site area, expressed as a percentage.

**BUILDING COVERAGE OF GROSS SITE AREA.** The ratio of the ground area of a building to the gross site area, expressed as a percentage.

**BUILDING UNIT.** A structural division of any building, the access to the living portions of which is independent of any other part of the building. May be built alone as a separate building.

**CAPITAL CHARGES.** (Fixed charges.) The sum of the following: interest on mortgages and equity, amortization, depreciation and dividends.

**CAPITAL COST.** The sum of all costs in the production of a project, up to the time of completion and ready for occupancy. This is to be listed under the following heads: land, buildings, professional fees, carrying charges during construction, operating capital and financing charges and contingencies.

**CAPITAL EXPENDITURES.** Non-recurrent major replacements, repairs and improvements, or other major expenses.

**CARRYING COSTS DURING CONSTRUCTION.** The sum of the following: municipal service charge, insurance and interest on mortgages and equity.

**CUBAGE.** The cubic content (cube or cubage) of a building is the actual cubic volume enclosed within the outer surfaces of the outside or enclosing walls and contained between the outer surfaces of the room and 6" below the finished surfaces of the lowest floors and under the finished roof surface. Porches and balconies are figured at one-half of their cubic content.

**DWELLING UNIT.** Any room, or group of rooms, designed as the living quarters of one family or household, and equipped with cooking and toilet facilities, and having an independent entrance to a public hall, or one directly to the outside. Sometimes referred to as suite or apartment.

**GENERAL OPERATIONS EXPENSE.** The sum of the following: janitorial service, upkeep of grounds, boiler room and power expense, fuel, electric energy, gas, water, jobbing to tenants and community facilities expense.

**GROSS FLOOR AREA.** Total area of an entire floor of any building or building unit measured from the outside of the exterior walls.

**GROSS RENTABLE AREA.** Gross floor area less all public spaces (*i. e.*, public halls and stairs and all closets, incinerators, etc., opening therefrom), including the walls enclosing them.

**GROSS ROOM AREA.** The total area for dwelling unit divided by the number of rooms.

**GROSS SITE AREA.** Total property included within boundaries of project, including all interior streets. Deductions from this area, during development, for parks or other non-housing uses, may be made from gross site area only in so far as these areas are economically independent, in their final use, of the housing project under consideration.

**GROUND AREA OF BUILDINGS.** The area enclosed (at grade level) by walls of buildings.

**HOUSING PROJECT.** Any enterprise which provides shelter and services for one or more groups of families. Present usage limits the term to large-scale projects providing accommodations at relatively low cost.

**LAND COST.** The sum of the following: purchase price, transfer costs and developments, such as demolition and site clearance.

**MAINTENANCE EXPENSE.** The sum of the following: costs of building repairs to mechanical and electrical systems, and repairs to household appliances.

**NET ROOM AREA.** The usable room area deducting closets, wall thicknesses, baths, halls, stairways, etc.

**NET SITE AREA.** Area as required within property lines and excluding all interior streets.

**OCCUPANCY.** The number of persons per dwelling unit, figured on the basis of 2 for each bedroom and 1 for each living room.

**OPERATING COSTS.** The sum of the following: cost of supplies, utilities, and wages of employees paid out in providing services rendered to tenants, costs of management and renting, legal fees and compensation insurance.

**PLAN EFFICIENCY.** Percentage of rentable area on any floor. Used as a comparative measure in minimizing non-usable area on the living floors of any building.

**POPULATION DENSITY OF NET SITE AREA.** The ratio of the number of persons housed to the net site area.

**POPULATION DENSITY OF GROSS SITE AREA.** The ratio of the number of persons housed to the gross site area.

**RENT PER ROOM.** The amount of rent per dwelling unit per month divided by the number of rooms in the dwelling unit. (See *Room*.)

**ROOM.** A room is a unit which is classified as to use under one of the following heads: (a) living room, with or without adjoining strip kitchen, (b) dining room, (c) bedroom, (d) kitchen, wherever separately enclosed, (e) kitchenette-dining alcove, in combination only. The following shall not be included in the room count: (a) strip kitchens, (b) bathrooms and lavatories, (c) halls, foyers and dressing rooms, (d) enclosed porches, (e) basement rooms, including rooms intended for occupancy by employees of the building, (f) stores, (g) offices, (h) garage space.

**SERVICES.** All items included in annual charges.

**SLUM.** A residential area where the houses and conditions of life are of a squalid and wretched character and which hence has become a social liability to the community.

**STREET.** The area between property lines to be used for vehicular and pedestrian traffic. Generally public property.

**STRIP KITCHENS.** Kitchen equipment arranged in a recess or alcove usually adjoining a living room, from which it may be separated by doors when not in use.

**USABLE FLOOR AREA.** Gross rentable area less partitions, flues, stacks, incinerators, corridors, halls and foyers within individual dwelling units, or stated another way, the sum of the floor areas of all rooms, bays, alcoves, bathrooms and closets.

**VACANCY.** An unoccupied dwelling unit. Loss through non-payment of rent is not chargeable to vacancy. The percentage of vacancy is the ratio of untenanted dwelling units to the total potential number of units in a fully occupied project.

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- Unwin, Sir Raymond *The Influence of Housing Conditions on Leisure.* International Labour Review, Geneva, June, 1924.
- Periodicals:** *The Journal*—Organ of the Royal Architectural Institute of Canada. I. Marcus, Editor; monthly.

## Periodicals:

*The Sociological Review*. Alexander Farquharson, acting editor; La Play House Press, 65 Belgmore Road, Westminster, S. W. 1; quarterly.

*Town and Country Planning*. William Hare, editor; 13 Suffolk Street, Pall Mall, S. W. 1, London; quarterly.

*The Town Planning Review*. Wesley Dougill, editor; 175 Brownlow Hill, Liverpool 3, Great Brit.; quarterly.

## FRENCH

Sellier, Henri, and Brugge-  
man, A.

Sellier, Henri

## Periodicals:

*Le Probleme du Logement*. Carnegie Foundation for International Peace.

*La Crise du Logement et l'Intervention Publique*. Paris, 1921. 4 vols.

*Architecture Actuelle (Present Architecture)*. Herbert J. Moos, editor; Les Archives Internationales 14, Rue d'Italie, Geneva, Switzerland.

*L'Architecture (Architecture)*. Louis Hautecoeur, editor; Societe Generale des Architectes, 8 Rue Danton, Paris (6e), France; monthly.

*La Construction Moderne (The Modern Construction)*. Guillemet-Saint-Vinebault, chief editor; Rue de l'Odeon, Paris (Vie), France; weekly.

*L'Habitation (The Dwelling)*. A. Hoschel, editor; 78 Rue de Lausanne, Geneva, Switzerland; monthly (10 times a yr. prior to 1935).

*La Revue De L'Habitation Et Des Travaux Municipaux (Journal of Housing and Municipal Works)*. Emile Blond, director; 40 Rue de Maubeuge, Paris (IXe), France; 10 times a year.

*Mobilier et Decoration (Furnishing and Decorating)*. Magazine of applied decorative art and modern architecture; A. Frechet, editor; Edmond Honore, 76

**Periodicals:**

- Avenue de Suffern, Paris (XVe), France; monthly.  
*Urbanisme*. Henri Prost, editor-in-chief, Jean Royer, director; 29 Rue de Seigne, Paris (3e); monthly.  
*La Cite (The City)*. R. Vanderborght, Arch., Editor-in-chief; A. Cornut, Arch., Managing Editor; 79 Rue de la Croix de Eer, Bruxelles, Belgium; monthly.

**GERMAN**

- Aronovici, Carol *Die Amerikanische Stadt in der Wirtschaftskrise*. DBZ-Deutsche Bauzeitung, July 1934.
- Behrendt, Dr. Walter Curt *Der Sieg des Neuen Baustil*. Berlin.
- Eberstadt, Rudolph *Handbuck des Wohnungs wesens und der Wohnungspage*. Jena, 1910; Revised edition, 1920.
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- Taut, Bruno *Die Neue Bankunst*. Stuttgart, 1929.
- Wagner, Martin *Die Socialisierung der Baubetriebe*. Berlin, 1919.
- Periodicals:** *Baugilde (The Building Guild)*—Organ of the Association of German Architects: Grunstrasse 4, Berlin SW 19, Germany; semi-monthly.  
*Das Werk (The Work)*—Organ of the Association of Swiss Architects; Peter Meyer, editor; Muhlebachstrasse 59, Zurich, Germany; monthly; a few articles in French.

## Periodicals:

- Der Baumeister (The Master Builder)*. George D. W. Callway, Munchen, Germany, editor; Guido Harbours, Munchen 39, Germany; monthly.
- Die Form (The Form)*—Organ of the "Deutscher Werkbund"; Dr. Wilhelm Lotz, editor; Luetzowplatz 8, Berlin W-62, Germany; monthly. Semi-monthly up to the end of 1930.
- Die Umschau in Wissenschaft und Technik (Scientific and Technical Review)*. Prof. Dr. J. H. Bechhold, editor; Nieder-rader Landstrasse 28, Frankfurt a/Main-Niederrad, Germany; weekly.
- Moderne Bauformen (Modern Building Forms)*—Organ for architecture and interior decorating; Herbert Hoffman, editor; Paulinenstrasse, 44, Stuttgart, Germany; monthly.
- Zement (Cement)*. H. Kirchberg, editor; Charlottenburg 2, Berlin, Germany; weekly.

## RUSSIAN

## Periodicals:

- Akademia Arkhitektury (Academy of Architecture)*; journal of the All-Union Academy of Architecture; I. G. Sushkevitch, editor; to be ordered through "Mechdunarodnaya Knigo" (International Book Co.). New York agency, "Amkniga Corp." 258 Fifth Ave.; bi-monthly.
- Arkhitektura C. C. C. P. (Architecture of the U. S. S. R.)*. Journal of the union of Soviet Architects; K. S. Alabyan, editor; Novinsky Blvd. 9, Moscow-2 to be ordered through the "Mezhdunarednaya Kniga" (International Book Co.). N. Y. agency, "Amkniga Corp.," 258 Fifth Ave.; monthly.

**Periodicals:**

*Nashi Dostizheniya (Our Achievements)*. N. Gorky, editor; to be ordered through the "Mezhdunarodnaya Kniga" (International Book Co.). N. Y. agency, "Amkniga Corp.," 258 Fifth Ave.; monthly.

*Stroitelstvo Moskvyy (Moscow in Construction)*. L. Perchik, editor; to be ordered through the "Mezhdunarodnaya Kniga" (International Book Co.). N. Y. agency, "Amkniga Corp.," 258 Fifth Ave; monthly.

**SPANISH****Periodicals:**

*Arquitectura (Architecture)*; monthly; Cruzades, 4, Madrid, Spain.

*Ingeniera (Engineering)*; monthly; Segunda Calle de Tacuba, Numero 5, Mexico. U. S. representative John D. Hamilton, 50 Church St., N. Y. Valentin Gama, I. C., editor.

*Viviendas (Dwellings)*; monthly; Abascal 35, Madrid, Spain; Mariano Rawitz, editor.

## MAGAZINES AND PERIODICALS

American Architect	572 Madison Avenue, New York City, N. Y.
American Builder	30 Church Street, New York City, N. Y.
American Building Association News	U. S. Building and Loan League, 22 East 12th St., Cincinnati, Ohio.
American City Magazine	470 Fourth Avenue, New York City, N. Y.
American Economic Review, The	Sec'y of American Economic Assn., Northwestern University, Evanston, Illinois.
American Federationist	American Federation of Labor, Washington, D. C.
American Journal of Home Economics	Baltimore, Md.
American Labor Legislation Review	131 East 23rd Street, New York City, N. Y.
American Lumberman	431 S. Dearborn, Chicago, Ill.
American Mercury	570 Lexington Ave., New York City, N. Y.
American Political Science Review	450 Ahnaip St., Menasha, Wis.
American Sociological Society Quarterly	1126 E. 26th St., Chicago, Illinois.
Annals of the American Academy of Political and Social Science	3457 Walnut Street, Philadelphia, Pa.
Architect and Engineer	621 Foxcroft Bldg., San Francisco, Calif.
Architectural Forum	220 East 42nd Street, New York City, N. Y.
Architecture Magazine	597 5th Ave., New York City, N. Y.
Architectural Record	119 West 40th St., New York City, N. Y.
Better Homes and Gardens	1714 Locust St., Des Moines, Iowa.
Better Housing, A Weekly News Letter	Federal Housing Administration, Washington, D. C.
Better Times	122 E. 22nd Street, New York City, N. Y.
Boilermakers and Iron Shipbuilders Journal	Kansas City, Kansas.
Building America	425 W. 123rd St., New York City, N. Y.
Catholic Charities Review	1441 Rhode Island Ave., Washington, D. C.
Christian Science Monitor	Boston, Mass.



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| City Planning                                | 12 Prescott St., Cambridge, Mass. (Now amalgamated into "Planning and Civic Comment.")                                      |
| Commonweal, The                              | 386 4th Avenue, New York City, N. Y.  |
| Compass, The                                 | 100 W. 42nd Street, New York City, N. Y.  |
| Concrete                                     | 400 West Madison St., Chicago, Ill.   |
| Construction (Official Bulletin)             | Con. League of the U. S., National Press Building, Washington, D. C.  |
| Current History                              | 63 Park Row, New York City, N. Y.   |
| Economic Review of the Soviet Union          | 261 Fifth Ave., New York City, N. Y.  |
| Engineering News-Record                      | 330 West 42nd Street, New York City, N. Y.  |
| Experiment Station Record                    | U. S. Dept. of Agriculture, Washington, D. C.   |
| Family, The                                  | 130 E. 22nd Street, New York City, N. Y.  |
| Federal Home Loan Bank Review                | Federal Home Loan Bank Board, Washington, D. C.   |
| Fortune Magazine                             | 135 E. 42nd Street, New York City, N. Y.  |
| Heating, Piping and Air Conditioning         | 6 N. Michigan St., Chicago, Ill.  |
| Home Owners Building Guide                   | 140 William Street, New York City, N. Y.  |
| House and Garden Magazine                    | Greenwich, Conn.  |
| Housing                                      | National Housing Association, 105 East 22nd St., New York, N. Y.  |
| Housing Digest                               | PWA Housing Division, 18th and F St., Washington, D. C.   |
| Housing Letter                               | 902 Barr Building, Washington, D. C.  |
| Housing Study Bulletin                       | Housing Study Guild, 101 Park Ave., N. Y.   |
| Illinois Law Review                          | Chicago, Ill.   |
| Independent Woman Magazine                   | 1819 Broadway, New York City, N. Y.   |
| Information Service (Weekly Bulletin)        | Dept. Research and Education, Federal Council of the Churches of Christ in America, 105 East 22nd St., New York City, N. Y. |
| Journal of Farm Economics                    | Madison, Wisconsin.   |
| Journal of Land and Public Utility Economics | Institute of Economic Research, 337 E. Chicago Ave., Chicago, Ill.  |

- Labor Review  
Bureau of Labor Statistics, Washington, D. C.
- Land Usage  
Land Utilization Com., N. Y. Building Congress, 101 Park Ave., N. Y.
- Law and Contemporary Problems  
Duke University Law School, Durham, N. C.
- Manufacturers' Record  
P. O. Box 746, Baltimore, Md.
- Manufacturers' News  
545 Fifth Avenue, New York City, N. Y.
- Millar's Housing Letter  
Washington, D. C.
- Monthly Labor Review  
U. S. Dept. of Labor, Bureau of Labor Statistics, Washington, D. C.
- Monthly Letter of the Housing Information Bureau  
Welfare Council of New York City, Housing Section, 122 E. 22nd St., New York City, N. Y.
- Nation, The  
20 Vesey Street, New York City, N. Y.
- National Municipal Review  
309 E. 39th Street, New York City, N. Y.
- National Real Estate Journal  
139 Clark St., Chicago, Ill.
- Nation's Business  
Chamber of Commerce, Washington, D. C.
- Neighborhood Settlement Quarterly  
101 West 58th St., New York, N. Y.
- New Republic, The  
40 E. 49th Street, New York City, N. Y.
- News Letter, American Society of Planning Officials  
850 East 58th Street, Chicago, Ill.
- News Letter  
520 No. Michigan Ave., Chicago, Ill.
- New York Times Magazine  
Times Square, New York City, N. Y.
- Pennsylvania Planning and Zoning  
Penn. Dept. of Internal Affairs with Penn. Assn. of Planning Commissioners, Harrisburg, Pa.
- Plan Age  
Natl. Economic and Social Planning Assn., 744 Jackson Place, Washington, D. C.
- Planner, The  
Detroit City Plan Commission.
- Planner's Journal, The  
Hunt Hall, Cambridge, Mass.
- Planning and Civic Comment  
901 Union Trust Bldg., Washington, D. C.
- Public Affairs Information Service Bulletin  
111 W. 40th St., New York City, N. Y.
- Public Housing Progress  
National Public Housing Conference, 112 East 19th St., New York City, N. Y.
- Public Management  
850 East 58th St., Chicago, Ill.
- Quarterly Journal of Economics  
Harvard University Press, Cambridge, Mass.

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Real Estate and Building Management Digest	12 E. 41st Street, New York City, N. Y.
Real Estate Record and Builders' Guide	119 West 40th Street, New York City, N. Y.
Real Estate Magazine	12 East 41st Street, New York City, N. Y.
Real Estate News	31 Union Square, West, New York City, N. Y.
Recreation	315 Fourth Avenue, New York, N. Y.
Regional Plan, Information Bulletin	400 Madison Avenue, New York City, N. Y.
Rural New Yorker, The	333 W. 30th Street, New York City, N. Y.
Scholastic	250 East 43rd Street, New York City, N. Y.
Small Home, The	American Institute of Architects, The Octagon, Washington, D. C.
Social Forces	The Williams and Wilkins Co., Baltimore, Md.
Social Science Review	New York City, N. Y.
Social Work Today	6 East 46th Street, New York City, N. Y.
Survey, The	112 E. 19th Street, New York City, N. Y.
Survey Graphic, The	112 E. 19th Street, New York City, N. Y.
Technology Review	Cambridge, Mass.
Today	152 West 42nd Street, New York City, N. Y.
U. S. Housing Market	Federal Housing Administration.
Western Architect	215 S. Market Street, Chicago, Ill.

## AGENCIES AND ORGANIZATIONS

<i>NAME</i>	<i>ADDRESS</i>
A	
Advisory Service, Federal Home Loan Bank Board	New P. O. Bldg., 13th & Pa. Ave., N. W., Washington, D. C.
Agriculture, Dept. of	Independence Ave. at 14th St., N. W., Washington, D. C.
Agricultural Economics	(See Dept. of Agriculture.)
Agricultural Engineering, Division of	(See Dept. of Agriculture.)
Alley Dwelling Authority, (Dist. of Col.)	New P. O. Bldg., 13th & Pa. Ave., N. W., Washington, D. C.
Amalgamated Clothing Workers' Housing Corporation	80 Van Cortland Park, New York City.
American Assn. for Adult Education	60 East 42nd Street, New York City.
American Association of Engineers	8 S. Michigan Avenue, Chicago, Illinois.
American Association of Social Workers	130 East 22nd Street, New York City.
American Bankers Assn.	22 East 40th Street, New York City.
American City Planning Institute	130 East 22nd Street, New York City.
American Civic Association	(See American Planning and Civic Assn.)
American Concrete Institute	7400 Second Blvd., Detroit, Michigan.
American Conference on City Planning	(See National Conference on City Planning.)
American Engineering Council	744 Jackson Place, Washington, D. C.
American Federation of Labor	Labor Building, Washington, D. C.
American Friends Service Commission	20 South 12th Street, Philadelphia, Pa.
American Home Economics Assoc.	2823 Twenty-ninth Street, Washington, D. C.
American Homemakers, Inc.	Eastern States Exposition Grounds, Springfield, Mass.
American Institute of Architects	11 East 44th Street, New York City.

<i>NAME</i>	<i>ADDRESS</i>
American Institute of Park Executives	1824 Portage Avenue, South Bend, Ind.
American Institute of Consulting Engineers	75 West Street, New York City.
American Municipal Association	850 East 58th Street, Chicago, Ill.
American Nature Assoc.	1214 16th St., N. W., Washington, D. C.
American Park Society	1829 Portage Avenue, South Bend, Ind.
American Planning and Civic Assoc.	901 Union Trust Bldg., Washington, D. C.
American Public Welfare Assoc.	850 E. 58th St., Chicago, Ill.
American Savings & Loan Institute	333 N. Michigan Avenue, Chicago, Ill.
American Society of Civil Engineers	33 West 39th Street, New York City.
American Society of Landscape Architects	9 Park Street, Boston, Mass.
American Society of Municipal Engineers	4359 Lindell Blvd., St. Louis, Missouri.
American Society of Planning Officials	850 East 58th St., Chicago, Ill.
American Society of Women Housing Managers	530 Diversey Parkway, Chicago, Ill.
American Standards Assn.	29 West 39th Street, New York City.
American University Graduate School—School of Public Affairs	1901 F Street, Washington, D. C.
Architects Small House Service Bureau	101 Park Avenue, New York City.
Associated General Contractors of America, Inc.	222 Munsey Building, Washington, D. C.
B	
Better Harlem Housing Municipal Com.	202 West 136th Street, New York City, N. Y.
Better Homes in America, New York Committee, Inc.	101 Park Avenue, New York City, N. Y.
Better Housing League	Cincinnati, Ohio.
Board of Public Land Com. of Milwaukee	Milwaukee, Wisconsin.

<i>NAME</i>	<i>ADDRESS</i>
Boston Advisory Committee on Housing	Boston, Mass.
Boston City Planning Board	Boston, Mass.
Boston Housing Association	41 Mt. Vernon Street, Boston, Mass.
British Library of Information	270 Madison Avenue, New York City, N. Y.
Brookings Institution	722 Jackson Pl., Washington, D. C.
Brooklyn Housing Commission	305 Washington St., Brooklyn, N. Y.
Buhl Foundation	1114 Farmers Bank Bldg., Pittsburgh, Pa.
Building America	425 W. 123rd St., New York, N. Y.
Building and Housing, Division of	National Bureau of Standards, Washington, D. C.
Building Officials Conference of America	Indianapolis, Ind.
Bureau of Agricultural Engineering	Dept. of Agriculture, Washington, D. C.
Bureau of the Census	14th & Constitution Ave., N. W., Washington, D. C.
Bureau of Labor Statistics	14th & Constitution Ave., N. W., Washington, D. C.
C	
California Housing Association	43 Montgomery Street, San Francisco, Calif.
Carnegie Foundation	522 Fifth Ave., New York City, N. Y.
Census, Bureau of	See Commerce, Dept. of.
Central Housing Committee	U. S. Information Service, 1423 F St., N. W., Washington, D. C.
Central Statistical Board	Commerce Building, 14th & Constitution Ave., Washington, D. C.
Chamber of Commerce of the U. S.	Washington, D. C.
Charity Organization Society of N. Y.	105 E. 22nd St., New York, N. Y.
Chemistry and Soils, Bureau of	(See Agriculture, Dept. of.)
Chicago Regional Planning Association	160 No. LaSalle Street, Chicago, Ill.
Children's Bureau	(See Labor, Dept. of, Washington, D. C.)

*NAME**ADDRESS*

Cincinnati Better Housing League	312 W. 9th St., Cincinnati, Ohio.
City Housing Corp. of New York	18 E. 48th St., New York, N. Y.
"City Planning Commission"	Chicago University, Chicago, Ill.
City Plan Commission of Kansas City	114 W. 10th St., Kansas City, Mo.
Cleveland Metropolitan Housing Authority	Cleveland, Ohio.
Commerce, Dept. of	14th & Constitution Ave., N. W., Washington, D. C.
Committee for Economic Recovery, Inc.	730 Fifth Avenue, New York City, N. Y.
Community Arts Association	Santa Barbara, California.
Construction League of the United States	1741 New York Avenue, Washington, D. C.
Cooperative League of America	167 West 12th Street, New York City.
Council on Population Policy	52 Broadway, New York City.

**D**

Delaware State Board of Housing	Wilmington, Delaware.
Detroit City Plan Commission	Detroit, Michigan.
Division of Building and Housing Bureau of Standards	U. S. Dept. of Commerce, Washington, D. C.

**E**

Electric House and Farm Authority	14th & K St., N. W., Washington, D. C.
Experiment Stations	(See Agriculture, Dept. of.)
Extension Service, Bureau of	(See Agriculture, Dept. of.)

**F**

Family Welfare Assn. of America	130 E. 22nd St., New York City.
Farm Credit Administration	1300 E St., N. W., Washington, D. C.

<i>NAME</i>	<i>ADDRESS</i>
Federal Council of the Churches of Christ in America	105 E. 22nd Street, New York City.
Federal Farm Mortgage Corp.	(See Farm Credit Adm.)
Federal Home Loan Bank Board	New P. O. Bldg., 13th & Pa. Ave., N. W., Washington, D. C.
Federal Housing Administration	Vermont Ave. & K St., N. W., Washington, D. C.
Federal Land Banks	(See Farm Credit Adm.)
Federal Savings and Loan Associations	(See Federal Home Loan Bank Board.)
Federal Savings and Loan Insurance Corporation	(See Federal Home Loan Bank Board.)
Federal Subsistence Home-steads Corporation	(See Resettlement Administration.)
Federated Societies on Planning and Parks	901 Union Trust Building, Washington, D. C.
Federation of Architects, Engineers, Chemists and Technicians	119 East Eighteenth St., New York City.
Foreign & Domestic Commerce, Bureau of	(See Commerce, Dept. of.)
Forest Products Division	(See Commerce, Dept. of.)
Forest Products Laboratory	(See Agriculture, Dept. of.)

## G

Government Information Service	(See U. S. Information Service.)
Group Five Mortgage Information Bureau	Hanson Place, Brooklyn, N. Y.

## H

Homebuilders' and Subdividers Section	(See Natl. Assn. of Real Estate Boards.)
Home Owners' Loan Corporation	(See Federal Home Loan Bank Board.)
Home Owners' Service Institute	411 Lexington Ave., New York City.
Housing Assn. Michigan	930 Fox Theatre Bldg., Detroit, Mich.



<i>NAME</i>	<i>ADDRESS</i>
Housing Clinics & Advisory Service	(See Federal Housing Administration.)
Housing Committee	Bklyn. Bur. of Charities, 285 Schermerhorn St., Brooklyn, N. Y.
Housing, Division of Building and	(See Natl. Bureau of Standards.)
Housing Division, Public Works Administration	18th and F St., Washington, D. C.
Housing Information Bureau, Welfare Council	122 E. 22nd St., New York City.
Housing Study Guild	8 W. 40th St., New York City.

## I

Illinois State Housing Board	162 N. LaSalle St., Chicago, Illinois.
Indianapolis Community Plan Committee	Indianapolis Chamber of Commerce, Indianapolis, Ind.
Information Bureau, (Research Unit) Savings Bank of Brooklyn	(See Group Five Mortgage Information Bureau.)
Institute for Economic Research	551 Fifth Avenue, New York City.
Interior, Dept. of	F St., Bet. 18th & 19th St., N. W., Washington, D. C.
Inter-labor Organization	734 Jackson Place, Washington, D. C.
International Assoc. of Public Work Officials	100 North LaSalle St., Chicago, Ill.
International City Managers Assn.	850 E. 58th St., Chicago, Ill.
International Federation for Housing and Town Planning	25 Bedford Road, London, England, W. C. 1.
Iowa State Planning Board	Iowa State College, Ames, Iowa.

## J

Jewish Welfare Board	71 W. 47th St., New York City.
Justice, Dept. of	10th & Pa. Ave., N. W., Washington, D. C.

<i>NAME</i>	<i>ADDRESS</i>
L	
Labor, Dept. of Children's Bureau Labor Statistics, Bureau of	14th St. & Constitution Ave., N. W., Washington, D. C.
Labor Housing Conference	1721 N. Fifth St., Philadelphia, Pa.
Labor Statistics, Bureau of	(See Labor, Dept. of.)
Lavanburg Foundation, Fred L.	132 Goerck St., New York City.
League for Industrial De- mocracy	112 E. 19th St., New York City.
Library of Congress	Washington, D. C.
Los Angeles County Regional Planning Commission	205 South Broadway, Los Angeles, Cal.
Lower East Side Public Hous- ing Conference	265 Henry St., New York City.
M	
Maryland Emergency Hous- ing & Park Commission	10 South Street, Baltimore, Md.
Massachusetts Housing Asso- ciation	89 Shawmut Avenue, Boston, Mass.
Massachusetts Institute of Technology	Boston, Mass.
Metropolitan Housing Au- thority of Cleveland	Cleveland, Ohio.
Massachusetts State Board of Housing	Boston, Mass.
Massachusetts State Housing Assn.	Boston, Mass.
Metropolitan Housing Coun- cil	520 N. Michigan Ave., Chicago, Ill.
Michigan Housing Associa- tion	314 Curtis Bldg., Detroit, Mich.
Milwaukee Board of Public Land Commissioners	Milwaukee, Wisconsin.
Milwaukee County Regional Planning Department	Courthouse, Milwaukee, Wisconsin.

<i>NAME</i>	<i>ADDRESS</i>
Monroe County Regional Planning Board	1400 South Avenue, Rochester, N. Y.
Municipal Finance Officers Association	850 E. 58th St., Chicago, Ill.
	Mc.
McCormick, Elizabeth Memorial Fund	848 W. Dearborn St., Chicago, Ill.
	N
National Association for Better Housing	59 E. Van Buren St., Chicago, Ill.
National Association of Building Owners & Managers	134 S. LaSalle St., Chicago, Ill.
National Association of Lumber Manufacturers	702 Transportation Bldg., Washington, D. C.
National Association of Nursery Education	147 Ruggles St., Boston, Mass.
National Association of Public Housing Officials	550 E. 58th St., Chicago, Ill.
National Association of Real Estate Boards	22 W. Monroe St., Chicago, Ill.
National Board of Fire Underwriters	99 John Street, New York, N. Y.
National Bureau of Economic Research, Inc.	1819 Broadway, New York, N. Y.
National Bureau of Standards	Connecticut Ave. at Van Ness, N. W., Washington, D. C.
National Catholic Welfare Conference	1312 Massachusetts Ave., Washington, D. C.
National Committee on Wood Utilization	(See Commerce, Dept. of.)
National Conference of Jewish Social Service	71 W. 47th St., New York, N. Y.
National Conference on City Planning	130 E. 22nd St., New York, N. Y.
National Conference on Slum Clearance	1780 Union Trust Bldg., Cleveland, O.

<i>NAME</i>	<i>ADDRESS</i>
National Conference of Social Work	82 N. High St., Columbus, Ohio.
National Council of Parent Education, Incorporated	60 E. 42nd St., New York, N. Y.
National Economic League	6 Beacon St., Boston, Mass.
National Electric Code, Board of Fire Underwriters	99 John St., New York, N. Y.
National Emergency Council, U. S. Information Service	14th & G St., N. W., Commercial National Bank Bldg., Washington, D. C.
National Federation of Business and Professional Women's Clubs, Inc.	1819 Broadway, New York, N. Y.
National Federation of Settlements, Inc.	147 Avenue B, New York, N. Y.
National Grange	630 Indiana Ave., Washington, D. C.
National Housing Association	105 E. 22nd St., New York, N. Y.
National Industrial Conference Board	247 Park Ave., New York, N. Y.
National Lumber Manufacturers Assn.	702 Transportation Bldg., Washington, D. C.
National Municipal League	309 E. 34th St., New York, N. Y.
National Park Service	Interior Bldg., Washington, D. C.
National Planning Board	Washington, D. C.
National Public Housing Conference	112 E. 19th St., New York, N. Y.
National Recovery Administration	14th & E St., N. W., Washington, D. C.
National Recreation Association	315 4th Ave., New York, N. Y.
National Resources Committee	18th & F St. (Interior Bldg.), Washington, D. C.
National Tax Association	195 Broadway, New York, N. Y.
National Urban League	1133 Broadway, New York, N. Y.
National Women's Trade Union League of America	Machinists Bldg., Washington, D. C.
Navy Department, Bureau of Yards & Docks	Constitution Avenue, at 18th Street, N. W., Washington, D. C.
New England Regional Planning Commission	2100 U. S. P. O. Bldg. and Court House, Boston, Mass.

<i>NAME</i>	<i>ADDRESS</i>
New Jersey Housing League	11 Hill Street, Newark, N. J.
New Jersey State Housing Authority	24 Branford Pl., Cape May Court House, N. J.
New York Building Congress	101 Park Avenue, N. Y. City.
New York City Housing Authority	10 East 40th St., N. Y. City.
New York State Board of Housing	80 Centre Street, New York City.
New York University, School of Architecture & Allied Arts	1071 Sixth Avenue, N. Y. City.
Niagara Frontier Planning Board	37 Main Street, Tonowanda, N. Y.
O	
Octavia Hill Assn.	613 Lombard St., Philadelphia, Pa.
Origin League of Baltimore Survey	Baltimore, Md.
P	
Pacific Northwest Regional Planning Commission	220 Federal Court House, Portland, Ore.
Pennsylvania Assn. of Planning Commissions	Harrisburg, Pa.
Pennsylvania Assn. of Planning Commissions	Allentown, Pa.
Pennsylvania Housing & Town Planning Assn.	509 Otis Bldg., Philadelphia, Pa.
Pennsylvania State Planning Board	928 N. Third St., Harrisburg, Pa.
People's League for Economic Security	124 E. 40th St., New York City.
Philadelphia City Planning Commission	Philadelphia, Pa.
Philadelphia Housing Assn.	1600 Walnut St., Philadelphia, Pa.
Philadelphia Tri-State Regional Planning Federation	1420 Walnut St., Philadelphia, Pa.
Pierce Foundation, J. B.	40 West 40th St., New York City.
Pittsburgh Housing Assn.	519 Smithfield St., Pittsburgh, Pa.
Planner's Institute	Palo Alto, Calif.

<i>NAME</i>	<i>ADDRESS</i>
Planning Assn., Wisconsin City and Regional	Kenosha, Wis.
Planning Boards, Mass. Federation	14 Beacon St., Boston, Mass.
Planning Commissioners' Assn.	San Francisco, Calif.
Planning Commissioners' Assn. of Pacific Northwest	Box 195, Rt. 5, Portland, Ore.
Planning Conference	Ann Arbor, Michigan.
Planning Conference, Ohio State	409 Court House, Cincinnati, Ohio.
Planning Foundation of America	130 E. 22nd Street, New York City.
Population Assn. of America	New York Univ., Washington Sq. E., N. Y. C.
Population Reference Bureau	New York Univ., Washington Sq. E., N. Y. C.
Production Credit Corp. and Assn.	(See Farm Credit Adm.)
Public Adm. Service	850 East 58th Street, Chicago, Ill.
Public Affairs Inf. Service	11 West 40th St., New York City.
Public Health Service, Treasury Dept.	Constitution Ave., Bet. 19th & 20th St., N. W., Washington, D. C.
Public Works Administration Housing Division	18th & F St., N. W. (Interior Bldg.), Washington, D. C.
Purdue Research Foundation	Lafayette, Indiana.
Purdue University	Lafayette, Indiana.

## R

Reconstruction Finance Corporation	1825 H Street, N. W., Washington, D. C.
Regional Plan Association, Inc.	400 Madison Avenue, New York City.
Research on Slums and Housing Policy	101 Park Avenue, New York City.
Resettlement Administration	2020 Mass. Avenue, N. W., Washington, D. C.
Reconstruction Finance Corp., Mortgage Co.	1825 H Street, N. W., Washington, D. C.

<i>NAME</i>	<i>ADDRESS</i>
Rural Electrification Administration	2000 Mass. Avenue, N. W., Washington, D. C.
Rural Resettlement	(See Resettlement Adm.)
Russell Sage Foundation	130 East 22nd Street, New York City.

## S

Savings Banks of Brooklyn, Information Bureau	(See Group 5 Mortgage Information Bureau.)
School of Architecture & Allied Arts	N. Y. U., 1071 6th Ave., New York City.
School of Living	Suffern, N. Y.
School of Public Affairs	1901 F St., Washington, D. C.
Small House Associates	101 Park Avenue, New York City, N. Y.
Small House Service Bureau	(See Architects Small House Service Bureau.)
Sociology Dept., Harvard University	Cambridge, Mass.
Soils, Bureau of Chemistry and	(See Agriculture, Dept. of.)
Spelman Fund, Laura	49 W. 49th St., New York City, N. Y.
Supervising Architects' Office	Dept. of Interior, F St., Bet. 18th & 19th Sts., N. W., Washington, D. C.
Survey Associates, Inc.	112 E. 19th St., New York, N. Y.
Subsistence Homesteads	(See Resettlement Administration.)

## T

Tenement House Dept.	Municipal Bldg., New York, N. Y.
Tennessee Planning Association	Ames, Iowa.
Tennessee Valley Associated Cooperation, Inc.	Knox County, Tenn.
Tennessee Valley Authority	9th & Constitution Ave., N. W., Bldg. "F," Washington, D. C.
Town Planning Association	Ames, Iowa.
Treasury Department	15th St. & Penn. Ave., N. W., Washington, D. C.

<i>NAME</i>	<i>ADDRESS</i>
U	
United Engineering Trustees, Inc.	29 W. 39th St., New York, N. Y.
U. S. Building & Loan League	104 S. Michigan Ave., Chicago, Ill.
U. S. Bureau of Foreign and Domestic Commerce	Dept. of Commerce, 14th & E St., N. W., Washington, D. C.
U. S. Bureau of Home Economics	Dept. of Agriculture, The Mall, Bet. 12th & 14th St., Washington, D. C.
U. S. Bureau of Labor Statistics	14th St. & Constitution Ave., Washington, D. C.
U. S. Bureau of Mines	Dept. of Interior, F St. Bet. 18th & 19th, Washington, D. C.
U. S. Bureau of Standards	Dept. of Commerce, 14th & E St., N. W., Washington, D. C.
U. S. Chamber of Commerce, Civic Development Dept.	Washington, D. C.
U. S. Children's Bureau	Dept. of Labor, 14th & Constitution Ave., Washington, D. C.
U. S. Conference of Mayors	850 E. 58th Street, Chicago, Ill.
U. S. Dept. of Agriculture	Washington, D. C.
U. S. Dept. of Commerce, Advisory Committee on Building Codes	14th Street, N. W., Washington, D. C.
U. S. Department of Commerce, Housing Division	14th St., N. W., and E St., Washington, D. C.
U. S. Extension Service Dept. of Agriculture	Washington, D. C.
U. S. Housing Corporation, Dept. of Labor	14th and Constitution Ave., Washington, D. C.
U. S. Information Service (Nat'l. Emergency Council)	1423 F St., N. W., Washington, D. C.
U. S. Junior Chamber of Commerce	4th & Cedar Sts., St. Paul, Minn.
U. S. Public Health Service	Dept. of the Treasury, Washington, D. C.
University of Indiana, Dept. of Social Research	Indianapolis, Indiana.

## V

Veterans' Administration Construction Div.	Vermont Ave., Bet. H & I St., N. W., Washington, D. C.
--	--



*NAME**ADDRESS*

## W

War, Department of	Constitution Ave., at 20th St., N. W., Washington, D. C.
Washington Committee on Housing	902 Barr Building, Washington, D. C.
Welfare Council, Housing Section of	122 E. 22nd St., New York City.
Women's City Club of New York, Housing Com.	22 Park Avenue, New York City.
Works Progress Administra- tion	1734 New York Ave., N. W., Washington, D. C.



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